468489

JOHN BULL

Vol. XIII. No. 333 | SATURDAY, OCTOBER 19, 1912. | ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

BULLETS BOOM

HAVE A SHOT THIS WEEK.

SEE PAGE 517.

DRINK & ENJOY

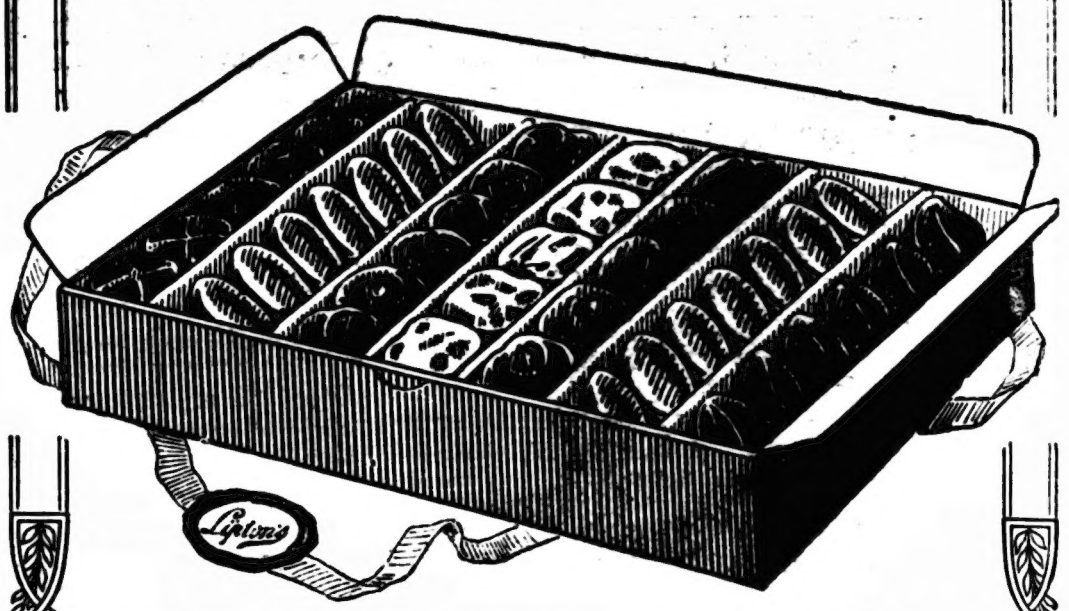
Liptons Cocoa

The Most Nutritious and Sustaining . .

4½D.

PER QUARTER-POUND TIN.

Presentation Box of Chocolates



This Box of FINEST QUALITY CHOCOLATES is GIVEN FREE

in exchange for the White and Gold Labels taken from

9 One Pound, or 18 Half-Pound, or 36 Quarter-Pound

tins of LIPTONS COCOA. The Labels can be exchanged at any of our Branches, or sent direct to

LIPTON Ltd., Advertising Department, CITY ROAD, LONDON, E.C.

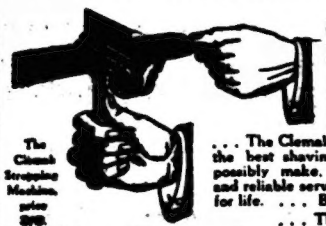
CLEMAK Safety Razor 5/-

The Clemak Safety Razor—at 5s.—is Made as Well and Shaves as Well as any Guinea Safety Razor.

. . Note how carefully it is made—the perfection of every detail—its beautiful finish. Look at the blade, feel its keen cutting edge. No other blade could shave your beard more easily than that.

. . . Now put the CLEMAK side by side with any other Safety Razor offered at a Guinea. You will then see for yourself that it is in every way the equal of the other Razor—and costs you 10/- less to buy. Then why pay a guinea? . .

The only way to keep a razor sharp is to strop it. To buy a safety razor, and throw dull blades away, means a continuous expense for new blades. The CLEMAK avoids all this.



The Clemak Stropping Machine, price 2/6 (including a fine horse-hide strop), compels you to strop at the correct angle and pressure. Ensures a keen blade for every shave.

Why not let your COMING HOLIDAY be free from shaving troubles?

. . . The barber is busy, so buy a Clemak and save yourself annoyance and waste of time. . .

. . . The Clemak Razor is undoubtedly the best shaving investment you can possibly make, and by its trustworthy and reliable service will prove a friend for life. . . . Buy one to-day.

. . . The Clemak Safety Razor and the Clemak Stropper is a perfect Shaving Combination. They cost together 5s. 6d., and last a lifetime. Why pay a guinea?

COMBINATION CASE, 10 Blades, Stropping Machine, and Strop, 10/6

OF ALL STORES, CUTLERS, &c., or post free from the MAKERS CO., Limited, London

CLEMAK Safety Razor 5/-

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.)

Hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (LTD.),

92, 93, & 94, NEWMAN STREET, OXFORD STREET, W.

One door from Oxford Street, three minutes from Tottenham Court Road and Oxford Circus, and adjoining all the principal Tubes. Telephone 1307 Central. Cab Fares refunded to all purchasers.

Any item will be sold separately.
WRITE FOR FULL CATALOGUE, which will be sent post free.
Special attention given to Export orders.
Largest and most complete Depositories in the world.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 333. Week ending Saturday, October 19th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

QUEEN'S MINOR HALL.
Langham Place, W.

A Course of Freethought Lectures on Sunday Evenings, at 7.30, from October to December, by
MR. G. W. FOOTE.

October 20th:—
"RELIGION AND MARRIAGE"
(with remarks on Mr. H. G. Well's new novel).
Doors Open at 7. Reserved Seats, 1s.; Second, 6d.
Questions and Discussion Invited.

£10 REWARD.

Wanted, the Copy of "John Bull" for OCTOBER 12, 1912, bearing on its Cover the Number 396,484.

Apply THE MANAGER,
"JOHN BULL,"
93, Long Acre, London, W.C.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

"If You See It . . ."

There will be a General Election before the Home Rule Bill receives the Royal Assent.

Rough!

Isn't it a little unkind of our contemporaries when referring to the bequest of several thousand pounds to Messrs Redmond and Mr. Keir Hardie, always to allude to the testatrix as "an eccentric old lady"?

What of the War?

The persistent hesitation on the part of Montenegro's pledged allies is due to the Powers' dread of an European war. Everybody seems to agree that a sort of independence must be conceded to European Turkey, but Austria is determined to keep her avenue open to the Ægean. An Austrian advance would be bitterly resented by Russia, and there are stranger things possible than that the Triple Entente may join Italy in fighting Austria, Germany and Turkey. Little bonfires often provoke huge conflagrations—especially in the Balkan Peninsula. It would not be an inconvenient way of disposing of the German menace.

Difficult Sum.

Mr. Lloyd George says that nine-tenths of the story about the pulling of women's hair out at his recent meeting is false. Puzzle—find the exact quantity of hair removed.

Did You Notice It?

Do you remember that, writing last week on the political outlook, and predicting an appeal to the country before the Home Rule Bill receives the Royal Assent, we said that both Parties would pledge their honour to the King to be loyal to the result, and asked you to watch the utterances of the Party leaders? Well, here is an extract from the speech of Mr. Bonar Law on the Home Rule Closure motion the other evening: "Why does not the Prime Minister say now, honestly, and frankly, 'We will carry this Bill through Parliament, *but before it becomes law, we will submit it for ratification to the electors*'?" Exactly what, in the end, he *will* say.

The Coming Coalition.

Many readers express astonishment at our hint of a Churchill-F. E. Smith coalition. They do not, however, know, as we do, how strong is the bond of sympathy between the two men, and how, meeting originally as opponents in the House of Commons, they have become inseparable boon chums. There is just enough Tory blood left in Mr. Churchill's veins, and just enough of the democratic spirit in "F. E.," to make an ideal political combination. The only thing which *may* block the way is the advent of the Business Government.

An Explanation Needed.

What funny things the papers sometimes unconsciously write! Here, for instance, is the *Telegraph* explaining the "greater detestation" by the Turks for the Balkan States than for Italy, "because their hatred is based on religious grounds." Just imagine "religion" begetting hatred!

"The Marconi Scandal."

As we predicted, the only scandal consisted of the poisoned slander of lying tongues. After the Ministers whose names have been so freely whispered about had each in turn indignantly repudiated the foul and cowardly aspersions on their honour, the Postmaster-General made mincemeat of the criticisms of the contract itself—and thus ended an incident of a kind which, fortunately for the credit of the country, rarely finds its way into the sphere of public affairs.

A Disclaimer.

Apropos, we are requested by Major Archer-Shee to state that there is no foundation whatever for the rumour, to which we referred last week, that he was "actively interested" in a wireless telegraphy scheme at the time the Government contract with Marconi was signed, or at any other time.

"Bullets" still Booming. Prizes Bigger and Bigger. See page 517.

"If You See It——"

It will be remembered that on September 21st we announced that, although the President of the Board of Trade would not, of course, admit it, the draft of the new Life-Saving Rules (in drawing up which the Department threw over the recommendations of its own Advisory Committee) had been issued early "to give ship-owners and ship-builders an opportunity to raise objections and agitate for their modification." And when the matter came before the House on the first day of its Autumn Session, Mr. Buxton again gave testimony—doubtless unwilling testimony—to the truth of our slogan, for he said, "The draft Rules have been published for the express purpose of eliciting criticism, and before they are put in force they may have to be modified . . . The principle of the Board of Trade is, and has been in the past, while protecting the public, to avoid as much as possible diminishing the sense of responsibility of owners and masters of the mercantile marine." The remarkable admission in the first sentence needs no comment, but the latter portion of our quotation, of course, means that the Government is even now loth to cause expense to persons having so strong a political pull as the shipping fraternity, and prefer to leave the vital matter of the safeguarding of the lives of the public to the tender mercies of those who have just shown how they regard their trust.

A Parliamentary Object Lesson.

The utter uselessness and impotency of Parliament, under the present Party system, was strikingly demonstrated by the debate on Lord Mersey's Report. In a half empty house, the Chancellor of the Exchequer formally moved that the Report be "considered," whereupon Mr. Leslie Scott, the brilliant leader of the Commercial Court, rose on behalf of the shipowning community to protest against the proposal that in future every vessel shall carry sufficient lifeboat-accommodation for the whole of its passengers and crew. He was followed by shipowner after shipowner, all with the same tale. Up till the time of the *Titanic* disaster, there had been no loss of life owing to insufficient lifeboats. Therefore, why get excited because of this one accident? In other words, if you have never had a fire why insure your house? And when, at length, one member did rivet attention on the real issue, by moving an amendment censuring the Board of Trade—the subject was "talked out." Thus ended the contribution of the Imperial Parliament to the solution of a problem which but a few weeks ago was shaking the foundations of the civilised world! It is pitiful.

What a Fall!

Perhaps the most lamentable exhibition during the debate was the performance of Mr. J. M. Robertson, the Parliamentary Secretary of the Board of Trade. Here is a man endowed with great intellectual ability—a fierce Agnostic, intimately associated with the late Mr. Bradlaugh—standing up as the champion of the bogus Board and its officials, aping all the claptrap and platitudes of the orthodox little minister!

Insurance Tax Resisters.

We are sorry to see these people quarrelling amongst themselves, and we do not propose giving publicity to a letter we have received from Mr. Vernon Carey, the Hon. Secretary of the Insurance Tax Resistance Society, casting a slur upon the Servants' Tax Defence Association—especially in view of what we know as to the reason which stood in the way of the amalgamation of the two organisations. By the way, will Mr. Carey favour us with a balance-sheet of the defunct "Independent Political Association," of which he was the moving spirit?

The Servian War-Chest.

We stated last week that for the modern Servian Kingdom the idea of warfare was laughable, as her war-votes and loans had been made perquisites of Peter and his regicide friends since the king's murder. Now we hear that the military position is even worse than we thought. Mobilisation was announced with a great flourish of trumpets, but most of those who have responded to the call do not find a roof or a tent to their heads in presence of torrential rain. There is also a great lack of uniforms, and most of the troops have had to await the doubtful declaration of war in their ordinary sheep-skins. The regicides might well have contented themselves with mutilating their sovereigns and living richly ever after, instead of thrusting their blood-stained hands into the national war-chest. It would be interesting to move for a Return of all moneys invested in British banks by foreign potentates. Parliament can compel banks to give up anything, even unclaimed dividends, if it pleases. Unfortunately, it does not always please.

A Sorry Son-in-Law.

By the way, we think that serious measures should be taken with regard to the little King of Italy, probably the meanest monarch who ever sat on a throne since the days of Lilliput. He is the son-in-law of the King of Montenegro, and therefore bound by the closest ties of blood with the gallant little nation on the other side of the Adriatic. To put the matter on the lowest plane, he has always professed the deepest interest in the eastern side of the sea, and has thrown a covetous eye on the province of Albania. Yet here he is quietly talking of peace, so as to allow Turkey to bring back her troops and to enable her to use her navy for whatever it is worth. And all to what purpose? She will still have to go on borrowing from the Banco di Roma and other financiers, in order to flutter a few aeroplanes over the Arab forces, who will continue defensive warfare just the same. At any rate, Italy cannot boast, even now, that she has emerged victorious in warfare. She has spent an enormous amount of money and received practically nothing in return. How silly, just when she might make herself useful to little nations who really do understand fighting.

Batsom Again.

The Rev.—or is it the ex-Rev.?—Arthur Wellesley Batsom has bobbed up in a fresh place. The last time he flitted across our vision was when he appeared before the Swindon magistrates on a charge of being drunk and disorderly on a Sunday evening. Now we find him settled down in Watchet, and charged with beating a child who had not molested him or done him any harm. Though the magistrates found him guilty, they bound him over to be of good behaviour for twelve months. It will be as well for Mr. Batsom to keep that pact. He is an indubitable nuisance in the village, the police continually receiving complaints as to his violence towards children, while visitors have not been without reason for resenting his conduct towards them. In a sentence, Mr. Batsom's mental state is under grave suspicion; if he does not control himself, he will have to be controlled.

Hurrah for Buckingham!

Our comments on the blackness of Buckingham Palace have borne speedy fruit. Within two days of their appearance, it was announced that the hideous drab stucco front would be replaced with a new facade of Portland stone, at a cost of about £60,000. We are glad that our efforts, both in these columns and the House, have at last been crowned with success.

"John Bull's Bisley"—Anywhere on the Target wins. See page 517

PENALTY OF BEING POOR.

One really ought not to suspect an Education Authority of carrying a lot of timber under its hat, but this is apparently the case with the gentlemen who constitute the Bromsgrove District Education Committee of Worcester. In one breath they have "decided to prosecute the parents of 25 children who have not sent their children to school but have taken them hop-picking," and in another they have decided "not to prosecute a number of parents who have kept their children from school in order that they should accompany them on their holidays to the seaside." Apart from the fact that the fine fattening air of the hopfields is quite as beneficial to children as the seaside, these Bromsgrove timber merchants are obviously penalising the poorer parents for not being able to do what better-off ones can.

FORWARD, AMBITION!

The General Manager of the Electricity and Tramways Department of the county borough of Newport (Monmouth) invites applications for the position of junior clerk in his department, shorthand and typewriting desirable, wages 6s. a week. It should be explained that candidates who can speak and write three languages, sweep the office-floor, take sole charge of the pen-nib drawer, wash behind their ears, and live at home with mother, will be preferred before all others.

WE TAKE IT BACK.

Apropos of our recent reference to the discussion at the annual meeting of the Association of Chambers of Commerce in reference to the appointment of a Minister of Commerce, we are glad to find that, notwithstanding the opposition of Lord Joicey, Lord Rotherham, and other eminent experts, the resolution in favour of the appointment of such a Minister was ultimately carried. And this leads us to ask: What are the Chambers of Commerce going to do about the matter now?

A DRURY LANE GHOST.

Drury Lane Theatre has just celebrated its centenary, and some rhymes were recited at the ceremony by Mr. H. B. Irving. The first two lines have an accidental interest, for they run: "To-night what ghosts re-visit Drury Lane? What ghosts re-people this familiar fane?" and the spectres who appeared for one night only are named—being Garrick, Sheridan, Siddons, and so on. All this is poetic licence; real interest centres in the fact that the theatre is—or was—supposed to be actually haunted by the shade of Sir Augustus Harris. The late Dan Leno was so impressed by the stories told him by the night staff, of how the "Old Guvernor" came and conducted a ghostly rehearsal, that he made arrangements with Mr. Richard Morton (whose name will be familiar to our readers) to spend a night in the theatre. "I should dearly love to see 'Gus' again," said Leno; but at the last moment he drew back, confessing that his nerves were not strong enough. Leno, at least, thoroughly believed in this Drury Lane ghost. Does it still walk?

"THE BUNKUM OF THE BAR."

"Another Barrister's Clerk" thinks the explanation of the inability of Counsel to attend to their cases is partly to be found in the fact that there are "quick judges," "slow judges," and judges whose whole ambition seems to be to smash every case in their lists, and, finally, the system of transfers. He denies that it is the etiquette of the Bar that Counsel engaged in the Court below should necessarily be briefed on appeal, but we should like to know what his own principal would say to a solicitor who left him out of an appeal, the next time he came along with a case!

THE FOREIGN YOLK.

What happened at a meeting of Liberals held at Tywardreath, in Cornwall, suggests a sticky time for Mr. Lloyd George if ever he orates in that charming place. Certain youths entered the meeting with a supply of eggs. The first one thrown landed on the chairman's heaving bosom, the second one hit a speaker in his glowering eye, and the third crashed against an unbending wall. "The boys," says the local police-court reporter, "are alleged to have been incited by Richard Johns, a local confectioner," who was bound over to keep the peace. Evidently this is another magisterial error. Mr. Johns ought to have been bound over to keep his eggs.

THE "BOARD'S" SECRET.

For downright drivel commend us to the proceedings at the joint conference between the Independent Labour Party and the Fabian Society in connection with the "war against poverty." Listen to this gem from the sapient Sidney Webb:—

> With the present organisation of society and their present knowledge, it was within the power of his Majesty's Government in the next session of Parliament actually to put a stop to destitution. For instance, the officers of the Board of Trade knew how to prevent the great mass of involuntary unemployment. It was not a question of relieving it—they knew how it could be prevented, and he might say that the officers of the Board of Trade were quite willing to try and prevent it, but the Government stopped the way. *It was the same with regard to low wages and sickness.*

Just reflect. The "officers"—that is to say, the permanent officials, with the monocles in their eyes—*know* how to stop unemployment, low wages and *sickness*—but the Government won't let them do it! And two of the Labour M.P.'s were present endorsing this piffle!

LINGUISTIC.

A man answering to a judgment summons in a London County Court a few days ago, on a claim for a balance of 4s. 9d. owing to a moneylender, explained that he was a corresponding clerk, with a knowledge of seven languages, and earned only 26s. a week. Seems extraordinary that he cannot translate himself into a better job. Not for a single instant do we suggest it is so in his case, but we have occasionally come across failures among foreign correspondents conversant with seven languages—the greatest of these being Scotch.

NEW STAMPS TO LICK.

Notwithstanding his defence of the contemptible George V. stamp, which most of us are still licking, the Postmaster-General has smuggled into circulation one of new design upon which he evidently got to work as soon as possible after the derisive criticisms which assailed him. In the new issue, undoubtedly an improvement, we note with a feeling of relief that he has not ventured to depict another lion. The one in the old design looks like a cross between Mary's little lamb and the hind-quarters of an Ostend rabbit.

QUICK FIRING.

Bullets are being fired at us from all parts of the globe. And once again we are increasing our prize-list. This week we offer £135 for the best Bullet. Remember every reader has an equal chance and *no* Coupon can be overlooked. Have a shot now. If your Bullet hits the Bull's-eye you will receive £135. And if it merely scores an "outer" you will get something substantial.

Next Week—First List of "Bullet" Prizes. Turn to page 517.

Raising the Wind.

The Liverpool Corporation has a novel method of raising the wind; if it were as unobjectionable as it is novel, we should not say a word about it. Mr. Pickmere, the Town Clerk, has recently sent out a circular to firms on the list of Corporation contractors announcing that: "In accordance with a resolution of the Council of this city, I beg to inform you"—(a Town Clerk ought to know better than to beg to inform, by the way)—"that the current official list of Corporation contractors will expire on October 31st, 1912, and that the name of any firm on the present list can only be inserted in the list for the ensuing twelve months upon payment of a registration fee of five shillings." Not to darken truth with words, the proper name for this kind of thing is official blackmail; a sort of official highwayman's pistol held at the heads of Liverpool tradesman with the demand, "Pay up five shillings, or we will take away your right to offer your goods for sale to us for the benefit of the citizens." The Corporation ought now to pass another resolution demanding £1 a week each from the Town Clerk and all the other high officials.

Treasure Trove.

The Old Street stipendiary has been pretty hard on Ellen Foley. Employed as a waste-paper sorter at a Spitalfields warehouse, she found a pearl pendant in an envelope. Her fellow workers told her it was of no value, and as she was confirmed in this by the fact that nobody would take it into pawn, she kept it. Probably she would have spent the money if she had been able to pawn the pendant, but, as a fact, she derived no advantage from it whatever, and on being charged with unlawful possession (the pendant is now said to be worth £10 trade value, but is without an owner), she was fined £1. Surely it would have been sufficient to warn the woman about her future conduct. There is an old jingle with an almost Biblical sanctity among a very large number of people ignorant of the law: "Losings, seekings; findings, keepings." A fine of £1 for her "keepings" much too much.

The Channel Peril.

During the *Titanic* Inquiry, we commented on the evidence of the Manager of the White Star line, characterising as ignorance his declaration that Atlantic liners never went full speed in fog, and asserting that boats often in such circumstances did so, with their engine-room telegraphs rung at "slow." The other day, the German liner *Amerika*, tearing at top speed down Channel, collided with and sunk the submarine B2 off Dover, which at the time was fully above the water, showing her proper lights. Yet shipowners, when they are being compelled by Regulations to take care of human lives, cry out about the cost—notwithstanding that they compel their officers to drive their vessels in this dangerous way.

An Overworked Vicar.

We have every sympathy with the Rev. Hubert Butler, Vicar of Greasborough, Rotherham. While at a Middlesbrough ecclesiastical exhibition, he picked up a book from a stall and walked away with it, to be subsequently arrested and taken to the police station, where, on being searched, upwards of £30 in gold was found upon him. All the evidence agrees that at the police station he showed severe signs of illness and depression, and that this was due to overwork. As a rule, such pleas are not convincing, but we have not a doubt that the true explanation of the Vicar's offence is here. It seems to us to have been quite unnecessary for the magistrates to put on him the stigma of being bound over under the First Offenders' Act.

A Queer Curate.

Somebody has sent us a copy of the Tividale *Parish Magazine*, wherein the Rev. Leslie St. Aubyn Wright, Assistant Priest of the parish, delivers himself of an account of an alleged aeroplane trip made by five Tividale workmen. Having, he says, "taken a boat across the field to the cave in the mountains," they "found the sea was very rough, so they settled down round a wave to have a drink of bread. When the meal was over they all sat along the edge of a needle and bathed their feet in the grass. But they got drenched by the stars, and had to dry themselves by the rain drops, and then they were scorched by the moon, which had sunk early in the morning that evening, so they sheltered under a blade of rock. The return journey was made in a work-box, and they reached home feeling better for the sand pudding, but very much soaked by the heat of the winter." Obviously, our rev. friend has suddenly gone funny, and if, as we are informed, he is leaving Tividale to take up new duties in Surrey, it is hoped he will find friends willing to take care of him. Has he ever tried the curative effect of holding his head under the pump?

Cause and Effect.

A paragraph in John Bull concerning an early morning wash or bath for Poole Union Infirmary inmates evoked a brief but lively discussion at the Guardians' meeting last week. The uniformed nurses and attendants came in, indignant, with the fateful par. "Who is John Bull? He's not a member of the Board," was the query and the exclamation fired off from one corner of the room. Mr. Rigler said that there had been an alteration since the matter was first spoken of and the people now had their wash, not at 3.30 in the morning, but after breakfast. He added: "That is the answer to John Bull," which evoked from the presiding chairman, Mr. W. Marston, the comment: "If you want to satisfy John Bull, you have to get up very early in the morning." Hear, hear!

Bournemouth's Sunday.

A Bournemouth Sunday has become a by-word of ridicule in the land. At no other English watering-place we know of does Sunday reach such a length of ludicrous absurdity. The main question before the ratepayers at the forthcoming municipal election will be that of Sunday trams, the absence of which is as great an inconvenience to the working classes and most week-end visitors as is their presence a convenience in every other town where they are instituted. Our Bournemouth readers should vote only for those candidates pledged to Sunday trams.

Bridlington Fiends Let Off.

We have no difficulty in imagining the sort of magistrates they have at Bridlington. They have the kind who give a man, or for that matter a woman, fourteen days' for sleeping under the stars, and let off fiends of the type of Thomas Cook and George Jibson, farm servants to a North Burton farmer named Care. Cook and Jibson beat a mare to death with a hedge stake because it would not or could not pull its load, the back of her head being "a mass of bruises," and "one part was beaten to a jelly." The bench, having described the offence as "most brutal" and told the men they were "not fit to have charge of horses," fined them £2 10s. and costs, which their master advanced out of their wages. How are dumb beasts to be protected from such atrocious bipeds if misplaced leniency is to characterise magisterial decisions when they are brought to book? Cook and Jibson should have been sent down to a month's hard labour without the option—or put into a loose box with a kicking horse.

Our "Bullets" are conducted as Straight as a Gun. Page 517.

The Wicked Harvester.

Judging by the crowded state of the correspondence column of the local *Advertiser*, Peterborough is in horrible agony because some farmer or other in the district dared to take advantage of a fine Sunday and gather his harvest. A parson in the district, the Rev. A. E. T. Newman, of St. Andrew's, Whittlesea, holds the view that a farmer may do as he pleases, and it is nobody's business except his own. He thinks the Press "goes beyond its rightful functions when it records the fact that a farmer in an unfavourable season used the Sunday to save his crop, or that some solicitor's clerk used the same day to make a dying person's will." From which we gather that it may be rather wrong, and, on the other hand, it may be rather right, but that in any case nobody ought to say anything about it. Street-corner revivalists are often heard singing, "Gather your harvest while you may." If it be a question of saving it or losing it, we do hope they include Sunday.

Cantankerous Caledonians.

We have published so many complaints about unpatriotic Canadians, who persist in advertising "No English need apply," that we are impelled by common fairness to reproduce two advertisements, which appeared recently in the *Northern Scot*, of Elgin, N.B.:

> **WANTED for permanent situations, Two FARM HANDS, married men; Danes or others who are not British subjects.**
>
> **WANTED for November Term, ESTATE WORKMAN; good wages, cottage, garden, etc. No one who is insured or who intends insuring under the National Health scheme need apply, there being ample foreigners who are not British subjects willing and capable to take the place.**

The latter advertisement exhibits a consequence of the Insurance Act which Mr. Lloyd George cannot have foreseen. Incidentally, it is also an indirect invitation to resist it. But the advertiser ought to offer to pay for the litigation to which recalcitrants may be exposed.

Is Private Drunkenness a Crime?

Swansea district cannot be a very pleasant place for merry-makers. According to recent statistics, there were 16 club-raids in a fortnight and a very large percentage of drunkards was found on the premises. We wonder what percentage of intoxication would be revealed if the authorities had the courage to raid clubs during the small hours in London. Meanwhile, we fail to see what offence is committed against the law by drunkenness in clubs any more than by drunkenness at home, especially as clubs are supposed to be a sort of co-operative home. But we agree that licensed victuallers are entitled to complain when clubs degenerate into tied-houses through being financed by distillers, brewers or wine-merchants.

Coloured Smells.

Many readers write with scornful pity because we discern no particular colour in pain, smells, etc. We are told that this is not broad-minded on our part, and that there are more things in Heaven and earth than are dreamed of in our philosophy. The latter is a frequent taunt because the quotation happens to end up with our name. One friend asks whether we have never taken medicine which had a blue taste. Well, we have heard of blue pills, but we did not know that their colour extended to their taste. Scent with a bright yellow smell is also foreign to our nostrils, and "an ice which thrills you with its delicious pink flavour" has not yet struck us pink. However, we did once meet a man who said he could smell snow.

Blasting the Babe.

We would be the last to make light of the difficulties that confront our magistrates when dealing with cases of habitual drunkenness. Whether what is admittedly a disease should be regarded as a crime and punished accordingly, is open to argument. For our own part, we are inclined to take the more merciful view. The other day, Mr. Paul Taylor had before him a woman who was stated to be "terribly addicted to drink," had been warned and prosecuted in vain, and was the absolute despair of her widowed mother. The fact that she was suckling a five-months'-old child, instead of exciting the leniency of the Bench, was apparently adjudged to make her offence smell more rank in the sight of heaven, and she was sentenced to a month's hard labour. "The child at the breast will go to prison with you," said Mr. Paul Taylor. And here is where we join issue with the worthy cadi. That, in the natural course of events, the sins of the parents are visited on the children we must perforce admit; but the recognition of this well-known law does not justify any magistrate in deliberately constituting himself the instrument of unmerited punishment. To affix the stigma of imprisonment on a five-months'-old child strikes us as a horrible and an inhuman thing. We unfortunately know enough of human nature to fear that the present innocence and unconsciousness of that unhappy child will not save it from gibes and sneers and innuendoes in the years to come. Moreover, the sacred food it is now drawing from its hapless mother's fount will be tainted at the source, so poisonous is the effect of the mental misery and agitation of a nursing mother. It were better to stretch a point to the uttermost in such a case, rather than impose upon a helpless babe the severest handicap possible in life's strenuous race. If ever there was a fit subject for an inebriates' home, surely this erring mother was one.

The Chinese Loan.

A lamer excuse for the attempting of the Six Powers to force a loan on China on their own terms could not have been made than that which young Mr. Acland trotted out the other day. The part which the British Foreign Office took in trying to prevent the issue of the Crisp loan was not only futile but dirty. This discreditable episode is justified on the ground of some alleged advantage to this country in a Six-Power financial combination. The candid truth is, Sir Edward Grey went into it as another token of his affection for Russia and Japan, who haven't a bawbee of their own to lend between them.

Bad Boy and Army.

Several soldier correspondents, officers and men, bitterly complain to us of the actual insult and contemplated outrage put upon the Army by a recent decision of Sheriff Orr, in the Edinburgh Summary Court. A lad was before him with a particularly bad record. He had broken into shops and stolen things from children in the street. He had previously been put on probation and had vanished, and now the Sheriff ordered him to 12 months' probation again, "with the object," as he said, "at the end of that time of getting him into the Army." It is this view that anything or anybody, waste or wastrel, is good enough for the Army which raises the gorge of our military correspondents. "Why," is the sarcastic rejoinder of an officer, "did not the Sheriff say, 'with a view to the Law, or the Church'?" We want young men of character in the Army. But perhaps the Salvation Army was meant!

Grover Cleveland on Party.

"Party honesty is party expediency."—Letter, 1889.

Facing our "Bullets" is a pleasant task. Look at page 517.

THE OLD STORY.

"If you see it in JOHN BULL," &c. We have always warned the Government that by allowing the big Industrial offices to work the Insurance Act it was simply putting into their hands a weapon which they would undoubtedly use for their own benefit. Listen to this extract from a circular recently issued by one of the largest companies to its agents: "The Act creates a splendid lever for securing Industrial, Ordinary and Accident business—*giving us introductions into houses we otherwise should not get*, AND WOULD BE A MEANS OF KEEPING THE EXISTING BUSINESS SOUND, BY REDUCING THE ARREARS WHEN PAYING OUT SICK-PAY." Now then, Mr. Lloyd George, what about a new Clause making it an offence for any Approved Society to deduct, directly or indirectly, a penny piece from sick pay?

THIS WEEK'S "CHESTNUT":—

A young lady is looking at some men's ties at the haberdasher's. "Is it a tie for a gentleman?" the Assistant enquires. "Oh, no! it is for my husband."

RHYMES OF THE TIMES.

THE SONG OF THE VOTE.

[A body of Suffragettes, headed by Mrs. Despard, began a five week's march from Edinburgh to London on Saturday last, bearing a petition to the Prime Minister.]

With many a shooting corn,
With weary and halting tread,
A squad of women townward drags
With Mrs. Despard at the head—
Tramp! tramp! tramp!
In hobble, and blouse, and coat,
And still with voices of dolorous pitch
They sing the "Song of the Vote":

"Tramp! tramp! tramp!
While the cock is crowing aloof!
And tramp-tramp-tramp,
Till the starlit sky's our roof!
It's Oh! for that Asquith knave
Who's causing all this work—
For the vote (the only thing we crave)
We trudge through the mire and murk.

"Tramp-tramp-tramp
Past cottage and farm and inn;
Tramp-tramp-tramp—
And our soles are getting thin!
Stream and village and land,
Land and village and stream,
We see them pass till we fall asleep
And tramp on in a dream!

"Oh! but to breathe the petrol breath
Of a motor smooth and fleet—
With cushions to rest our head
And a hassock to ease our feet!
For only one short hour
To feel as we used to feel
Before we knew what it meant to walk
To town from the Land o' the Leal!

With many a painful corn,
With halting, uncertain tread,
A squad of women townward drags
With Mrs. Despard at the head.
Tramp! tramp! tramp!
In hobble and blouse and coat,
And still with voices of dolorous pitch
They sing the "Song of the Vote."

"RETLAW."

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For issuing a poster announcing as one of its attractions: "*A* LION LET LOOSE IN TWO PARTS (*at each house*)."

THE CURZON HALL (Suffolk Street, Birmingham)
TAKES THE BISCUIT.

For advertising in the "Coulsdon Weekly Record": "*Families waited on twice daily with* PURE MILK FROM OUR OWN MACHINES,"

MR. H. A. KEEBLE (Marlpit Farm, Coulsdon)
TAKES THE BISCUIT.

For stating of one of the characters in her tale, "The People Next Door," published in "Woman's Weekly, that: "*A little intolerant* SMILE *settled* BETWEEN HER SMALL EYEBROWS,"

MISS CHRISTINE JOPE-SLADE
TAKES THE BISCUIT.

For giving in its 1913 *edition the following recipe:* "*To prevent* FLIES *from alighting on picture frames or chandeliers,* RUB A LITTLE OIL OF LAVENDER ON THEM,"

OLD MOORE'S ALMANACK
TAKES THE BISCUIT.

For stating that at a meeting of local hairdressers, "the following were fixed as the maximum charges: Gent.'s haircutting, 3d.; haircutting and beard trimming 5d.; shampooing, 3d.; razor setting, 4d.; BOYS (UNDER 14) *haircutting, 2d.;* BEARD TRIMMING, 1½*d.; singeing, 2d.;* SHAVING, 1½*d.;* NECK SHAVING, 1*d.; monthly terms for* SHAVING, 2*s.*,"

THE FREE PRESS (West Bromwich)
TAKES THE BISCUIT.

For stating of two characters in his novel, "Buchanan's Wife," that: "AS THEY WALKED *they* SAT,"

MR. JUSTUS MILES FORMAN
TAKES THE BISCUIT.

For stating, according to the "Birkenhead and Cheshire Advertiser," at a meeting of the Birmingham Board of Guardians, that: "*He accidentally saw the* COAL, *and although he was not a judge of coal he could see at a glance it was* NOT COAL *at all*,"

ALDERMAN T. RAFFLES BULLEY
TAKES THE BISCUIT.

For stating that: "*Just to see and hear a Blackburn weaver* LAUGH *is worth its* WEIGHT *in gold*,"

THE RED LETTER
TAKES THE BISCUIT.

For stating in a guide to Egham for the years 1912-13 *that on the lake at Virginia Water "a frigate floats at anchor. The vessel is occasionally used by Royal parties, and has recently afforded much entertainment to the* CHILDREN *of the* PRINCE OF WALES,"

MR. W. J. HUTCHINS
TAKES THE BISCUIT.

For stating in an article on the Panama Canal published in the "Daily Mail," that ships will be "lifted by three locks to a stretch of OVER THIRTY MILES ABOVE SEA LEVEL,"

MR. JOHN FOSTER FRASER
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

"Bullets"——Our First Prize Distribution——Next Week.

WHAT THE KING WILL DO.

HOW HIS MAJESTY WILL AVERT CIVIL WAR IN IRELAND.

We propose to supplement last week's statement by a definite disclosure of coming events, in the light of information possessed by the inner circle of the political world, but at present—nominally for "reasons of State" but really for considerations of Party—withheld from the general public.

The First Consideration.

The first consideration leading up to the approaching climax is the fact that the present Home Rule Bill was never in any sense before the country at the last General Election. The Tories, of course, contend that Home Rule itself was not an issue. Certainly many of the leading Ministers—including the Premier and the Chief Secretary for Ireland—never mentioned the subject in their Addresses, whilst their references to it, in answer to questions, were extremely oracular. But granting that, in a general way, the *principle* of Home Rule was approved, it is still contended, and not without force, that the vital provisions of the present measure—the powers of the Dublin Parliament, the safeguards for Protestant Ulster, the extent and scope of the Irish representation to be retained at Westminster—have never been submitted to the judgment of the electors; and it is claimed that, in a great constitutional change of the kind now proposed, the Bill itself, and not its abstract principle, should be put to the test of popular approval, as was the case with the Parliament Act.

The Second Consideration.

Then comes the second consideration—that Parliament is at present working under a suspended constitution. It is argued that the primary object of the Parliament Act was to give the House of Commons unfettered control over Finance, and that, as regards the limitation of the Lords' Veto upon general legislation, that was to be subject to an immediate reform in the composition of the Upper House. The Prime Minister is constantly reminded that he described such reform as "a debt of honour," and also as a matter which "brooked no delay." Of course, the answer of the Government to these arguments is simple: "Do you imagine for a moment," they say, "that any new House of Lords, as *we* would constitute it, would be more likely to reject the Bill than the present one?" To which comes the retort that no Government, having decided to remodel the form and character of one of the estates of the realm, would dare to put the new machinery in motion without first submitting the plan to the judgment of the country. But, over and above these quibbles, there stands out one incontestable argument. Every Minister of the Crown, and every one of the Government candidates, based his support of the Parliament Bill, when it was before the country—just as every one of them had done when it was before the Commons—upon the ground that the House of Lords must not longer be allowed to frustrate "the will of the people." Therefore, it is contended, Mr. Asquith is bound to prove that the great measure now under discussion is, in all its salient features if not in its entirety, the people's will. And, it is said, all the indications are the other way. Apart from the loss of a particular seat, every by-election tells the same story—a decrease in the Government vote and a substantial gain in that of its opponents. Mr. Bonar Law, indeed, makes himself responsible for the statement that, if the present ratio of decrease and increase were sustained all over the country, his party would have a working majority, independent of the Irish members. "Thus," says he, "you are hoist with your own petard—you have not the 'will of the people' behind you, and consequently you have no moral right to force your Home Rule Bill through Parliament under the provisions of an Act specially designed to give effect to that will." A difficult case to answer.

The Third Consideration.

The third consideration is that, rightly or wrongly, and no matter by what means it has come about, North-East Ulster is in a condition of grim rebellion against any variation in its present relations with the Imperial Parliament. It may be that the "menace of Home Rule," as it is called, has been greatly exaggerated—but there it is. No unprejudiced observer can doubt the meaning and significance of recent events. Home Rule means civil war in Ireland. And it might mean something worse. It might mean mutiny of Irish soldiers, and it might mean riot and bloodshed in Liverpool and elsewhere. At the best, unless Ulster (we use the name in the popular sense) can be appeased, it must mean constant friction and lawlessness when the Dublin Parliament gets to work. That some adjustment of the difficulty is not beyond the ken of sane statesmanship, or, at any rate, of Business Government, we have never concealed our belief; but what is the use of attempting compromise now that men's passions are aflame, and aflame with the worst form of fever, religious delirium? And what is the use of Mr. Churchill undertaking a mission of peace to Belfast, with the words of his own father ringing in its ears—"Ulster will fight, and Ulster will be right"?

The King's Intervention.

Thus we are on the eve of either a political crisis or a political *impasse*. The exigencies of the Party game demand that each side should do nothing to alleviate the tension; indeed, every word spoken by the respective leaders tends only to aggravate it. "Your Bill is dead," says Mr. Bonar Law. "We mean to place it upon the Statute Book during the lifetime of the present Parliament," retorts Mr. Asquith; and so the war of words goes on. And behind it all is the ugly cloud, ready at any moment to burst.

Now it is just in a situation of this kind that the nation realises the benefit of living under what is called a constitutional monarchy. We have frequently described the King as the hereditary President of the British Republic. Our President is automatically appointed, and he respects our wishes more faithfully than any popularly elected head of any State. And, needless to say, he carries infinitely more weight and authority. That weight and authority are now being thrown into the scales in favour of domestic peace. The King has seen Sir Edward Carson; he has seen Mr. Balfour; he has seen Mr. Bonar Law—and, of course, he is in constant touch with the Prime Minister and his colleagues. What has transpired at these interviews we do not, of course, profess to know. *But this we do know*—His Majesty will insist upon ascertaining, by the only means provided by our Constitution—a General Election—the will of the people in regard to the Bill now before Parliament. That will, whatever it may be, His Majesty will be the first to respect, and he will require, and will receive, assurances from both the Government and the official Opposition to be equally loyal. We are not concerned to-day to speculate as to what the popular decision will be. We simply assert that it will have to be ascertained before the Home Rule Bill passes into law.

Tried Bullets? Have a Shot this Week. See page 517.

BABY FARMS AND BABY FARMERS.

CHANCE FOR A PATRIOTIC SOCIETY.

Coroner Oddie elicited some disquieting facts at Wandsworth a few days ago in the course of an inquest upon a child who had died at a babies' "Home" at Tooting run by a woman named Kinghorn. Although the inquest was held on one child only, it transpired that there had been four deaths in the establishment within a period of seven days. The evidence showed that the "Home" had been opened about six months and had accommodation for ten infants. Two women were in charge, their wages being 10s. and 6s. per week respectively, without food. For each child Kinghorn was paid from 5s. to 8s. a week. One of the attendants, when asked by the Coroner why she did not send for the doctor to see the child when it was ill, replied, "We did not wish to worry him, as he gave his services." She could see nothing wrong with the child, except that it was stolid, would not laugh or play, and had refused food for a day or two. Most of the children were illegitimate. The Honorary Doctor said the "Home" was clean, but cold—to which one of the attendants added that any fires had to be paid for out of their own pockets. Kinghorn retorted that the woman who made the assertion was too lazy to light the fire, but went on to admit that she had tried to make the place pay, "because General Booth once told her that every place like hers should be self-supporting." In their verdict the jury pronounced the death to be from "natural causes," and severely censured Kinghorn.

THE "COMMITTEE OF REFERENCE."

The officials seem to have missed bringing to the attention of the Court the fact that some days prior to the inquest a notice board outside the "Home" stated:—

COMMITTEE OF REFERENCE.
Rev. F. B. Meyer, D.D.,
Rev. W. R. Mowle,
Rev. T. Spurgeon, and
Canon Horsley.

What we want to know is, are these ministers of religion blameless in the matter? As is well known, his Majesty's Ministers are held to be responsible for the acts of their underlings, with practically every one of whom they are, of course, totally unacquainted. Why, then, should these less exalted ministers, who deliberately hold themselves out as sponsors for "charitable" trading concerns, escape all responsibility for their rash and unwarrantable expressions of confidence, especially as they are—or should be—personally acquainted with the individuals and establishments they recommend, and should have made strict investigation before guaranteeing their *bona fides*?

As regards the Rev. F. B. Meyer, we had to level criticism at him some time ago for being on the committee of another notorious baby farm, run by Mrs. Ransome Wallis, the intermediary by whom poor little Florence Pastorfield was handed over to the inhuman torturer Mrs. Wilesmith, who was but lightly punished for her diabolical cruelty when she received a sentence of two years' imprisonment.

WANTED: A PATRIOTIC INSTITUTION.

The average yearly number of illegitimate births in this country is 40,000. The mothers of these poor mites, having brought them into the world without a licence, are offenders against Mrs. Grundy. Even Mr. Lloyd George has provided that they shall not receive the 30s. maternity allowance. In our opinion, this is a mistake—indeed, it is a threefold mistake. It punishes the State—for the State's main asset is its children. It punishes the mother, and it punishes the child. We know that the goody-goody will say we are putting a premium on illegitima y—no matter. As soon as these poor mites are born and utter their first squeal, the one thought of the mother is how to hide her shame. In 80 per cent. of cases her thoughts also run in the direction of how to get rid of the little stranger—not because she does not love it, but in order that she may be free to go into the world to earn a livelihood. This is where the baby farmers come in. What would we put in their place?

A NATIONAL HOME FOR UNWANTED CHILDREN.

We have our ideas as to how one should be run, and should like the views of our readers

GENTLE GENTLE.

A "PAL" IN NEED IS A "PAL" INDEED.

Mr. Gentle is the Chief Constable of Brighton, and if he is reported correctly in the local *Argus*, we should say that he requires immediate change of air.

A man named Peter Eves, 38 years of age, was charged before a full bench of Magistrates with feloniously attempting to burgle. In such a case the Chief Constable is usually the prosecutor, but in the present instance he got up on his hind legs on September 30th, and told the Magistrates that: "*The prisoner has been examined by the police surgeon, who states that, owing to an over-indulgence in alcohol, he is not in a fit state to plead, and therefore it is useless taking evidence, as he would be unable to understand it.*"

Upon this statement the case was adjourned for a week. At the resumed hearing, Mr. Gentle, who again appears to have acted as Counsel for the defence, stated that the prisoner had been examined as to his mental condition, and the doctor's view was that he was not mentally satisfactory; he was not, however, certifiable, although he was a degenerate. "Under these circumstances," continued Gentle, "*I propose to offer no evidence. I believe prisoner's condition to have been accelerated by drink, and he has promised to be a teetotaler.*" Whereupon the Mayor discharged the accused, although he had been caught in the act!

Now we propose telling Mr. Gentle, in a gentle and gentlemanly manner, why he took the prisoner under his wing. The prisoner was apprehended by *two civilians*, who marched him to the police-station—in other words, it was not "a smart capture by the Brighton police." If the man was really mentally unstable, surely it was the duty of the bench to protect the public by placing him under control.

CRUNDALL DEFIED AT DOVER.

THE MAYOR TAKES OUR ADVICE.

About a month ago we addressed an Open Letter to Councillor William Bromley, the Mayor of Dover, advising him that it would be greatly to the advantage of the town if he would, once and for all, declare his independence of "a certain knight, yclept William." We are glad to see that he has now taken our well-meant advice and that, as we had suggested would be the case, the Council is at his back.

Sir William Crundall has, with great satisfaction to himself, ruled the roost in Dover for years. It was none too soon, therefore, that the Mayor, after a "heated" discussion on the town's lighting affairs, rose and said, with meaning behind his tones, "I am prepared to say in public what I have said elsewhere, that the Electricity Department has been throttled by persons on this Council, and that I will not be dictated to by Sir William Crundall, or anyone else." Sir William became greatly flurried, and applied to himself (rightly or wrongly) the accusation of "throttling" that the Mayor had directed at no one in particular, saying, "I have never attempted either to throttle or dictate." "Yes, you have," replied his Worship. Then Sir William had to submit to a further philippic from Sir Montague Broadley, who said that Sir William's attitude "reminded him of the fighting clown, whose terms were that when fighting the other man was to throw up his hands as soon as the clown said 'Stop.' Sir William came there," he said, "and charged them with dishonesty right and left, and when they attempted to defend themselves, he cried 'Stop.'"

We are not surprised that the *Dover Express* (whose thanks to us, together with their compliment in reprinting our paragraph and Open Letter on this subject, we hereby acknowledge), suggests, in a pointed note, that "one way out of Darkest Dover is to show some Councillors the door"!

PITY THE POOR EDITOR!

A GEM FROM OUR LETTER BAG.

Could you please tell me what it would cost to transfer mortgage from local Co-operative Society to City Insurance Company?

"Bullets" still Booming. Prizes Bigger and Bigger. See page 517.

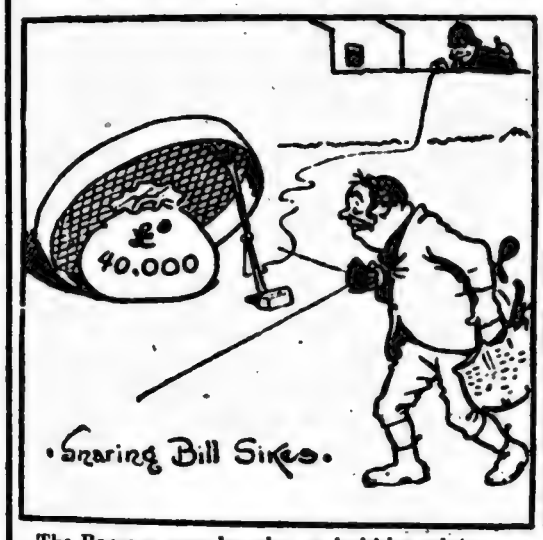
"JOHN BULL'S" WEEKLY CINEMA.

BULL-DOGGEREL RHYMES BY "THE BOW-WOW."

'King Carson's sceptre—Churchill no more grins—
Like Moses' rod, has blossomed—into twins!

We trust the Prince will not acquire at Magdalen
The Oxford drawl and gentle art of dawdlin'.

Hear Georgie shriek in shrill crescendoes
While Rufus "outs" foul innuendoes!



The Brummagem burglar, so bobbies relate,
Is skilfully trapped with a thumping big bait.

Now that his best he's bettered, Steve we'll back
To win, should he meet Gray, the Cornstalk crack.

We need the cow no more these latter days,
For man is making milk in udder ways.

SOUTHAMPTON'S HAMPDEN.

SUCCESSFUL ASSERTION OF PUBLIC RIGHTS.

A Southampton reader, having occasion to cross the West Marlands the other day, saw one of a band of youngsters playing at football strike his head against an iron post and fall backwards, the lad being quite stunned. Moved to righteous wrath, he approached the watchman and asked for the loan of a pick and shovel. The obliging man complied with the request, with the result that our correspondent was enabled to perform a neat removal job.

While he was at work, a Boy Scout-master came up and asked for whom he was working. To this came the neat retort, "I am working for the ratepayers of this town." The khaki-clad one then said, "You have no right to pull them up. I helped put them in there yesterday.'

IRONSIDE AND IRON POST.

The modern Roundhead, however, continued his good work, upon the completion of which he returned the tools to the watchman, leaving, at the same time, his name and address. A short time afterwards, a policeman called to know if he was the man living at the address given, so later in the evening he went to the police-station and asked the constable on duty if there was a warrant out for his arrest for pulling up the posts. The reply was: "Not yet, but we have heard something about it. Are you the man?" Our reformer acknowledged his identity and said, "Good evening." Next morning (Sunday), on his way to Church, he saw a dozen or more men breaking the Sabbath by putting the posts up again. He therefore stopped his pious pilgrimage in order to ask who authorised the work. He received the reply: "The Mayor and Corporation." He was not, however, crestfallen, for, to prove public rights, just before the band service in an enclosure in the park—for admission to which a fee was imposed—he entered without payment. Being called back by a constable and the cashier, he went to the Chief Inspector and pointed out that his objection was to the ratepayers' property being thus monopolised and not to paying 3d. towards the funds of the local hospital. The Inspector replied: "Go and take a chair, and sit down and keep yourself quiet."

A SOFT ANSWER.

The cashier endeavoured to heap coals of fire by saying: "Have a programme, my friend." Later on he saw himself being pointed out to the Alderman who was apparently running the show, so he approached that worthy and remarked that he had gained his point so far as regarded himself, and was about to extend the victory by procuring free admission for his wife and family. The civic functionary, in high dudgeon, retorted that if he was addressed again he would order the arrest of his tormentor. The village Hampden, who had retained his temper throughout the proceedings, was proof even against the remark by the municipal dignitary that it was very hot. We are glad to know that the spirit which animated our forefathers has not yet departed from the race. Our correspondent assures us that, if the Alderman had touched him or ordered him into custody, hundreds of persons present would have "seen him righted." He has communicated with the Mayor upon the subject, but has not been favoured with an answer.

"John Bull's" Bisley—Anywhere on the Target wins. See page 517.

THE BUNKUM OF THE BAR.—II.

SOME SIDELIGHTS ON THE WORKING OF OUR LEGAL SYSTEM.

By a Barrister's Clerk.

By the rules of the Bar—which, are made by itself and for its own aggrandisement—no King's Counsel may appear in a case without having with him a Junior Counsel. Similarly, a busy member of the Junior Bar nearly always refuses to appear unless he has a leader with him. There are two reasons for this interesting arrangement. The first is that, there being two counsel engaged, they can, if necessary, take it in turns to conduct the case, each being released by the other when it is desired to pay a flying visit to some adjacent Court. In this way a busy barrister can keep several cases going simultaneously—much to his own advantage, if not to that of his clients.

The second reason why barristers are so fond of hunting in couples is even more directly connected with the matter of fees. It is usual for a Junior Counsel to receive an amount equal to two-thirds of his leader's fee. Appearing by himself, he might command a comparatively moderate figure. Attached to a prominent K.C., however, he can readily multiply that figure several times.

The Honorarium Fallacy.

It has been explained already that barristers are supposed to act in an honorary capacity; and in order to bolster up that threadbare tradition they are precluded from taking legal proceedings for the recovery of fees which are nominally voluntary offerings. There are more ways of killing a dog than by hanging him, however; and the method employed is even more efficacious than proceedings in Court, which might throw undesirable light on Counsel's neglect or incompetence.

All that Mr. Dash and his learned brethren have to do, in the event of any failure to produce the necessary fee, is to post the contumacious attorney's name on a blackboard in the Temple; and from that day forth, until the "honorarium" is duly disgorged, no barrister will act for that solicitor. If the latter defies the boycott his practice is inevitably ruined.

The Apprentice System.

The successful wearer of silk has more methods of augmenting his income than are dreamed of in the philosophy of common citizens. Frequently, for example, he has in his office half-a-dozen barrister apprentices, who pay him a hundred guineas apiece, or more, for the privilege of studying, during a period of six months, how they too may one day emulate his methods.

In return for his premium, each budding barrister has the right to peruse all the papers relating to cases entrusted to his chief, and so has access to highly confidential documents which the unsuspecting client imagines to be read by his Counsel alone. Some really astonishing family secrets are freely discussed by Mr. Dash's promising pupils over their post-prandial coffee and cigarettes.

A Touch of Nature.

Barristers not only have unique privileges in their professional capacity, but enjoy a special status when they appear in the guise of defendants. One wearer of the long robe had an action brought against him for the recovery of certain moneys, and the matter came before a Master of the High Court on a summons for judgment.

The Master, quite properly, gave the defendant leave to defend, and it thereupon became necessary for the Master to give directions as to the mode of trial. The plaintiff asked for what is generally supposed to be the right of every Englishman, namely, that the case should be tried in open Court, before a Judge and Jury. The Master—a barrister himself—disagreed, frankly giving the reason that an open trial would be injurious professionally to his learned friend, the defendant! He accordingly gave directions that the case should be taken before an Official Referee—quietly disposed of, that is to say, in a remote chamber near the roof of the Law Courts.

The plaintiff, wishing to let a little daylight in upon the transaction, still pressed for a trial in open Court, and instructed his Counsel to appeal against the Master's decision and argue the question before a Judge in Chambers. This was done, with the result that the Judge, sharing the Master's view that any avoidable publicity was undesirable, confirmed the latter's order for the case to go before an Official Referee.

These efforts to burk the matter strengthened the plaintiff's desire for an open trial, and he instructed his Counsel to carry the point to the Court of Appeal. Counsel thereupon informed him that if he wanted this done he must get someone else to act for him! Crows, of course, do not pick out crows' eyes.

Finally, another barrister, an eminent King's Counsel, was consulted and briefed by the plaintiff, but his advice was that the Court of Appeal would not vary the Judge's order, especially seeing that the defendant was a barrister. This brought the plaintiff to the end of his resources, and, denied justice, he had to accept a compromise.

Defending the Fortress.

The ex-Lord Chancellor some time ago brought forward a Bill in Parliament designed to widen the jurisdiction of County Courts—that is to say, to enable County Courts to hear certain cases at present tried exclusively in the High Courts. Lord Loreburn's measure was simply smothered by an avalanche of objections from Bench and Bar. It was nothing to those whom Dr. Odgers describes as "essential to the liberties of the people" that the work in the High Courts is in a state of chronic congestion—nothing that the Bill vastly cheapened and expedited the administration of law and justice.

These legal luminaries saw that unless litigation continued to be centralised in London, instead of being spread throughout the counties, it would be impossible for a barrister to draw fees for attending—or neglecting—half-a-dozen cases in one day. Moreover, solicitors have a right of audience in the County Courts, and the average litigant might be forgiven if he preferred as his advocate the solicitor who had worked up the case rather than the barrister who might or might not have read his brief

The Remedy.

It cannot be denied that the self-made Rules and recognised methods of the English Bar constitute a crying scandal. What can be done to remedy this evil?

There is one remedy, as simple as it is rightful, which would at a stroke abolish three-fourths of the anomalies and abuses which are now a reproach to the Law. It is merely to make barristers, in common with members of every other trade or profession, legally responsible for breach of contract. As a necessary corollary, solicitors must have a right of audience in the Higher Courts, if and when it is proved that two or more barristers have refused to appear.

The simple enactment suggested would have beneficial and far-reaching consequences. It would, among other things, ensure for the Bar a public respect it does not now command. It would ensure a proper livelihood for hundreds of barristers who now go briefless because better-known men accept more work than they can honestly undertake.

Further, it would remove from the House of Commons a large part of its undesirably big proportion of legal Members, to the advantage of the country in general and litigants in particular. Barristers would be compelled to attend to their clients' business, and to devote to them the time now given to Parliamentary place-seeking.

Reform on the lines indicated is bound to come, but it is safe to prophesy that it will not be accomplished without fierce and prolonged opposition from those who, as Dr. Odgers reminds us, now enjoy "extraordinary privileges conferred, no one knew how, on the four Inns of Court."

Next Week—First List of "Bullet" Winners. Turn to page 517.

A MORNING IN THE "SCRUBS."

By E. F. Mylius.

[Mr. Mylius, who was sentenced to twelve months' imprisonment for a libel upon His Majesty the King, gives his impressions of a morning at Wormwood Scrubs.]

Through the twenty-one-paned, iron-barred window, placed high at the top of my prison cell, I catch a glimpse of brightly shining stars. Not a sound disturbs the peaceful calm of the night.

Restlessly I turn over on my narrow plank bed and begin counting, for the sixty-third time, the number of days which must elapse before I can re-enter the world of freedom outside. These thoughts are suddenly disturbed by a flood of electric light, switched on by an inquisitive warder, which now fills my apartment and reveals to the full the cold ugliness of the bare, whitewashed walls. In a few moments, however, all is again in darkness, and the faint footfalls of the night warder die away as he passes down the corridor on his rounds.

A Cheerless Dawn.

Dawn breaks, accompanied by the twittering of sparrows on the plot of grass in the exercise yard outside. The birds must be asking for their breakfast, so I jump up, climb on to the wooden stool and look out of the heavily-barred window, breaking incidentally one of the prison regulations. Through the ventilator I throw scraps of brown bread—the remains of my supper last night—over which the feathered throng flutter excitedly. But I am interrupted in this pleasant occupation by the sound of a shrill, sharp hand bell, vigorously rung, which is the signal for prisoners to rise, and for a hurried toilet preparatory to the duties of the day.

At 6 o'clock punctually one hears the opening and snapping of steel gates, and the tramp of warders as they march into the building. Now we shall see how the beauty of this peaceful morning is marred by the institutions and the enmity of men. Cell doors are flung open; sharp, incisive orders rapped out; pale, hunted-looking creatures, garbed in drab-coloured, arrow-stamped clothes, pass hurriedly up and down corridors, submitting (all but one this morning) to be ordered about like dogs. A shrill whistle is suddenly heard; a pause—then a perfect Babel of voices bawling to the prisoners to get in and close their doors.

An Unpleasant Break.

What has happened?

The whistle denotes that a warder has been attacked—not an unusual incident. A few minutes later the heavy iron doors are again unlocked, and the prisoners resume their duties, hustled by a number of officers passing rapidly about.

Breakfast, consisting of a pint of gruel and eight ounces of brown bread, is now served up, the time being about 6.45, after which the warders lock up their charges and retire, to return in about half an hour's time.

The chapel services are conducted four times a week—Tuesdays, Thursdays, Saturdays and Sundays. To-day is Monday, the day on which the Deputy-Governor carries out his weekly inspection of cells, so a regular scrubbing of floors and burnishing up of tin basins, tin cans, tin plates and tin knives—the latter of prehistoric appearance—takes place, in anticipation of the great event.

Motley Misery.

At 8.36 there is another vigorous ring given to the bell, and we troop out for an hour's exercise in the yard. The exercise yards, of which there are at least five, consist of plots of grass surrounded by two asphalted rings, on which latter malefactors circle round and round. At this particular time of the morning are to be seen the Second Division prisoners, garbed in chocolate-coloured suits, stamped whimsically with broad white arrows. These prisoners walk in the inner ring, while the "star class," or First Offenders, sentenced to imprisonment some with and some without hard labour, dressed in drab-coloured clothes stamped with broad black arrows, circle the outer ring. Three warders stand on stone pedestals placed in different parts of the yard, keenly alert to detect any breach of the numerous rules. Discipline demands, amongst other things, that each prisoner shall keep a certain distance from his nearest neighbours, thus making it difficult for conversation to take place. This morning I am sandwiched between a burglar and a bigamist, and exchange a few hurried remarks without being detected, thus breaking another regulation. Round and round the circles of misery swing in monotonous unison, until at length the hour expires, and we are marched off to the "association" shed to stitch mail-bags.

Labore sed non Honore.

In some respects this work-shed is the most sensible side of the prison régime. It makes the prison self-supporting and directs into a useful channel the criminal's intelligence. If he has little intelligence, it tends to develop it. On the other hand, working in association undoubtedly brings newcomers into contact with the professional and habitual offender, despite the attempts of the authorities to segregate criminals, and thus many a man learns a trick or two which he may, and often does, practise on society as soon as he regains his freedom. The only remedy for this state of things would seem to lie in so separating Second and Third Division prisoners and all First Offenders from the habitual criminal as to make communication impossible. Unfortunately, the Prison Commissioners do not seem to be sufficiently alive to the ruinous and socially expensive consequences of associating different classes of law-breakers, nor do they realise that it is quite impossible for half a dozen warders to keep about a hundred prisoners, whilst working together, under complete observation. Reports and punishments for speaking are rife, which is little to be wondered at considering the mental torture that the attempt to observe complete silence imposes.

At length the morning's work is over, and at a few minutes to twelve we are marched back to our cells for "dinner," and thus closes the morning of a day in the most awfully depressing establishment that Fate could lead one into.

SOMERSET AND BATH ASYLUM.

HARSH TREATMENT OF AN ATTENDANT.

An attendant, named P. W. Teal, was engaged at the Somerset and Bath Asylum about a year ago, being at the time in perfect health. After a few months he was attacked by influenza, and was ill for about three days. Soon after recovery he was put on duty with the consumptive patients in a small airing court.

At Whitsuntide he was again taken ill with influenza and had to spend another three days off duty, resuming work at 6 a.m. on the morning after he left his bed. The Charge Attendant of the Ward, having no one else but Teal whom he could send out to the consumptive court, approached the Head Attendant and explained the matter, but received the answer, "Oh, send him up; it won't hurt him and the fresh air will do him good." Teal was therefore sent, although it was pouring with rain.

In the early part of July, he was medically examined for a club, and was again reported to be physically sound and healthy. A fortnight afterwards he was taken ill with pneumonia and pleurisy. He was once more examined, and this time reported to be consumptive. After a stay of five or six weeks in bed, the unfortunate man was informed that he would be dismissed from the Asylum service as soon as he was able to travel, and would receive one month's wages in lieu of notice. In response to an appeal to the Medical Superintendent, made by one of the attendants, for a little more generous consideration of the case, that official sent word back that he would place the matter before the Visiting Committee, but he was afraid that they would not reconsider the matter, as Teal had been in the service only 12 months. This, in fact, was the attitude they adopted.

In the court are two wooden sheds—one about 6 ft. by 6 ft., and the other about 8 ft. by 6 ft. When it rains heavily, as was the case when Teal was sent out after his influenza attack, the attendant and eight patients crowd into them for shelter; owing to the fact that the huts are in a deplorable state of disrepair it is, however, almost as wet inside as outside in the rain. The Lunacy Commissioners might be interested to know that there is generally one patient in a bed in the larger shed—sometimes two—and that it often rains at Cotford.

Our "Bullets" are conducted as straight as a gun. Page 517.

THE BALKAN PLAYGROUND.

I.—Bulgaria.

By Herbert Vivian.

Just now, when the Balkan peninsula is seething with troops thirsting and yelling for foemen's blood, it is painful to recall the many happy weeks and months I have spent amid smiling, hospitable friends now that the playground has been turned into the cockpit of Europe.

King Ferdinand.

But this is a war for liberty, which cannot be denied, and in describing a rosy past I hope I may be forecasting a golden future. To begin with, I must make one exception in respect of friendliness and hospitality, for no such qualities are easily found among the Bulgarian peasantry. I have remarked that there was only one agreeable man in Bulgaria, and he (King Ferdinand) was not a Bulgarian. He emerged suddenly from nowhere—to be more exact, from an Austrian cavalry regiment—and was accepted as a cat's-paw by peasant-leaders, but immediately established a Court after the manner of Louis XIV., overcame all obstacles by sheer pertinacity and pluck, and can now claim the inheritance of Constantine without exciting derision.

In all the audiences he granted me at Sofia I found him cordial, whimsical, full of regal dignity as well as of calm courage. He amused himself by asking what I thought of his subjects, and chuckled for a long time at my efforts to say something polite about them. He even allowed me to jest about his long nose, which has always been a tender point with him. I fear he has a poor opinion of British tact, for he loves to tell of the British Minister's wife, who answered his enquiry, "How do you like Sofia?" by replying that the new railway was a great boon as it was now so easy to get away.

The Bulgarian Peasantry.

Directly you cross the frontier into Bulgaria you perceive a change in the demeanour of the peasantry. Their faces are dour, they jostle ladies, they wear a perpetual scowl, they are even worse than Germans. The best you can say is that their rudeness is quite unconscious; their silence may be traced to their incessant thoughts of frugal successes, prospective crops and agricultural problems. They regard words as waste of breath, and though they have never heard of hospitality, they are quite willing to *sell* you all they have. The men are fine-looking, the women squat and hideous, like Laplanders. On feast-days they hop about in long chains, clumsily caricaturing the graceful Servian *kolo*. Their workmanship is rude but useful, and they have contrived to keep up the brilliancy of traditional costumes. They are never merry and bright, though they drink deep of home-made spirits.

Bulgarian "Freedom."

One reason for their depression may be that the Bulgarians have never reached emancipation in our sense of the word. Their taxes may be fairer, but are certainly collected more regularly. The police are as ubiquitous and alert as any Turkish official ever was. The natural secrecy of the Bulgarian character is applied to every department of public life. All are afraid of being overheard, however harmless their remarks. I did, however, once persuade a peasant to reveal his thoughts. I asked bluntly how he was better off now that Bulgaria was emancipated from the Turkish yoke. "It is because I am free," he replied, like a well-trained parrot. "Yes, but how does that freedom affect you personally?" "Look at those pigs," he said, solemnly, pointing to his herd in a Turkish graveyard, "if I had let them in there a few years ago, I should have been at least impaled."

Mohammedans in Bulgaria have been steadily emigrating to Turkey during the last thirty years, while many Christians would prefer Russian rule. At a meeting of the Grand Sobranje at Tirnovo, the Bulgarian ruler was violently insulted by peasant deputies; and he would certainly have lost his throne if he had not shown signs of warfare at the present juncture. He dislikes the idea of a campaign, not so much because he likes comfort, and has to be held up by four men when he rides a horse, but rather because he thinks war impolitic just now.

PERJURY?

AMAZING CASE OF MISTAKEN IDENTITY.

Some few days ago Mr. W. T. Lord, the Managing Director of Clarges Street Garage, was summoned at Brentford for exceeding the speed limit, for fraudulent use of an identification plate and a licence, and for not being registered. Clear evidence of an alibi was, however, produced, and all the summonses were dismissed, with costs against the police. Now, this is a most serious case, and we, therefore, have made full investigation of it.

Here are the facts: Prior to January last, Mr. Lord traded on his own account, his registered letters being "A. W. T." These he then allowed to lapse.

He had owned a car, "A. W. T. 1," which was stored at a garage in Holland Park, but it was sold at this time and towed away to its new owner's premises. On August 20th a sergeant of police—who said he had come from Hounslow—called upon Mr. Lord and stated that a collision had occurred there in which a car bearing these letters was concerned. Mr. Lord immediately explained the circumstances of the lapsed mark, and said that any use of it was without his knowledge or consent. Four days later two Hammersmith constables also called and told him that another collision had happened there with a car bearing the same plates. Mr. Lord again repudiated knowledg- of the matter and explained the surrender of the identification marks, at the same time telling the officers that he had given similar information to the Hounslow authorities. The constables disclaimed all knowledge of the Hounslow man and retired, but, to Mr. Lord's great astonishment, they returned in a few minutes with the identical sergeant. The trio then said that it was not Mr. Lord they wanted, but the driver of the car. Naturally, Mr. Lord could not assist them beyond giving the name and address of the purchaser.

No more was heard of the matter until September 21st, when Mr. Lord was served with the four summonses mentioned. He went at once to the firm to whom he had sold the car. Their explanation was that the number had been used in error, and, as an indication of his good faith, the new owner voluntarily offered to attend the Court. At the hearing the owner and real driver, who was a short man with a moustache, came forward and admitted that he was the individual who was stopped. The three officers repeatedly swore that they identified Mr. Lord and had never seen the self-accused. They further swore to a lady in Court as being in the car with Mr. Lord, despite the fact that she had the clearest alibi, as she was performing in a West End theatre at the time.

With these facts before him, we hope the Home Secretary will order a searching enquiry. It would seem to be essential for the man in the street—and in the car—to keep a diary, and get it countersigned several times during the day.

THE BULLET.

"I've got the bullet!" he told his wife;
And handed her his weekly "screw";
She gave a little sob, and cried,
"Oh! Harry dear, what *shall* we do?"

"I've got the bullet!" he said again,
She looked dismayed and staggered back.
"Oh! tell me—let me know the worst,
What have you done to get the sack?"

"I've got the bullet!"—'twas all he'd say;
But still the woman did insist:
"Has competition smashed the firm?
Or why is it you've been dismissed?"

"I've got the bullet!"—he laughed out loud,
And waved his John Bull with a grin,
"It is a *competition*, dear,
I've got the 'bullet' which may win!"

Greatrex Newman.

Facing our "Bullets" is a pleasant task. Look at page 517.

READERS OF "JOHN BULL" WHO ARE PELMAN STUDENTS TO SIT IN JUDGMENT ON THE PELMAN SYSTEM OF MIND AND MEMORY TRAINING.

SENSATIONAL OFFER BY THE PELMAN SCHOOL OF THE MIND TO OUR READERS.

A novel suggestion is to-day put forward by the Directors of the Pelman School of the Mind. It is a proposal that the readers of this Journal who have taken the Pelman Course of Mind and Memory Training should write for publication in these columns short, pithy letters stating the benefits derived from undergoing a Pelman Course.

It is the first time that any commercial institution has issued such a public challenge as this of the Pelman School, and our readers, with ourselves, will await with interest the first batch of "experiences" we hope to publish in next week's issue.

As far back as March 23rd, 1907, we wrote in "John Bull" as follows:

> ***"We have carefully investigated the genuineness of the Pelman System, and have no hesitation in advising our readers who desire to strengthen their memories to undergo the course of lessons."***

Since that date we have reason to know that a very large number of our readers, prompted by our favourable criticism of the Pelman School and the course of training it gives, have enrolled themselves for instruction not only in the United Kingdom, but from all parts of the British Colonies and possessions abroad, for wherever the International Postal Union operates JOHN BULL circulates, as the pupils' register at the Pelman School proves.

To-day all these pupils, or as many as wish, are invited to send a few lines addressed to the Manager, JOHN BULL Offices, stating their opinion of the benefits to be derived from a Pelman Course. As many as possible of these "experiences" will be printed in these columns.

The Pelman School has always relied upon its pupils for recommendation, and the enormous success of the Institution has been built up in this manner. Its friends, and its enemies (if it has any), have now an exceptional opportunity of saying what they think of this well-known system, for which 200,000 followers are claimed.

What is asked for is fair criticism. There is to be no favour shown in dealing with the letters, and any letter from a dissatisfied student of the system will receive the same attention as one of praise from an enthusiast.

As we stated above, the Pelman School is a commercial institution, making known its wares through the medium of press advertisements, and its directors have taken a commendably bold step in issuing the announcement contained in these columns. It is a novel experiment, and the issue should prove valuable and instructive.

NOTE.—Letters from Pelman pupils intended for publication should be written on one side of the paper only, and must be addressed

THE MANAGER,
"JOHN BULL" OFFICES,
93, Long Acre, London, W.C.

Envelope to be marked "Pelman" in left hand corner.

Applications for particulars, terms, etc., for the Pelman Course of Training must be sent to the Secretary of the Pelman School to the address given at foot of the advertisement on this page.

HOW TO DOUBLE—OR TREBLE—YOUR BRAIN'S MONEY-EARNING POWER.

Write (or call) for particulars of how over 200,000 of the world's leaders in Diplomacy, Society, the Army, Navy, Law, Medicine, Religion, the Professions, Commerce and Trade have made big successes on the Pelman plan.

See what
SIR WM. ROBERTSON NICOLL (Editor of the *British Weekly*).
The EDITOR of the *DAILY NEWS*,
The EDITOR of *LONDON OPINION*,
The late MR. W. T. STEAD (Editor of the *Review of Reviews*),
The EDITOR of the *SCOTSMAN*,
SIR GEORGE LAURENCE GOMME, F.S.A. (Clerk of the London County Council.),
MR. MARCONI (Inventor of Marconi Wireless Telegraphy),
The Rev. R. J. CAMPBELL (of the London City Temple),
MR. ANDREW CARNEGIE,
LIEUT.-GEN. BADEN POWELL (Chief Scoutmaster),
And
MR. T. P. O'CONNOR, M.P.,
have to say of the wonderful
PELMAN MIND AND MEMORY TRAINING COURSE
as presented by permission of

HIS MAJESTY THE KING
TO
H.R.H. THE PRINCE OF WALES.

I. Organise your mental powers for success—the Pelman Course of Mind and Memory Training will do this for you.

II. Co-ordinate the faculties of your mind—the most wonderful and valuable part of your being.

III. You will Double (at least) or Treble the Earning Power of your Brain by developing and working your mental faculties on the wonderful Pelman Plan.

So extraordinary has been the demand for the PELMAN COURSE OF MIND AND MEMORY TRAINING that it is now being taught in all civilised languages all over the world.

Write (or call) at once for FREE COPY OF "PELMAN'S MAGAZINE OF THE MIND" AND PARTICULARS OF SPECIAL TERMS ARRANGED FOR READERS OF "JOHN BULL."

PELMAN SCHOOL OF THE MIND.

15, Wenham House, Bloomsbury Street, London, W.C.

Branch Schools—Bombay: 9, Churchgate Street. Melbourne: 47, Queen Street. Durban: Club Arcade. Munich: 3, Amalienstr.

SILLY QUESTIONS FOR SENSIBLE PEOPLE.

AN IMPROVEMENT UPON THE "MADONNA AND CHILD" DISCUSSION.

By Richard Morton.

Learned and artistic gentlemen have been debating a question set by one of themselves, a totally unnecessary and superfluous question. Assume, says the fatuous reasoner, that in the presence of fire you were able to save only one of two objects, the said objects being a canvas known as the Dresden Madonna and a baby; the question is, which would you save?

Very artistic persons have vowed they would save the picture and let the child go burn, but they were probably talking nothing but æsthetic nonsense; nature would assert itself in the moment of danger, and art would go to the wall—and the flames. The Madonna herself—be she of Dresden or Paradise—would insist on this.

A Political Poser.

The question is so futile, so grotesque, that it has occurred to us to propound one or two others on similar lines, just to show how the matter should have been put. Our questions are far superior to the original absurdity, and it will be noted that they have already attracted the attention of intelligent people. Here they are:—

Question:—In the event of shipwreck, supposing you were in a boat with room for one only, and Mr. Lloyd George and his Insurance Act both came alongside, which would you rescue?

Answers:—*By Mr. Asquith.*—I would take both of them aboard, and chance the risk of swamping my craft. In fact, I have already done so, and am consequently not too sure of getting safely to port.

By Mr. Bonar Law.—I would rescue the Insurance Act, because *that* is capable of improvement.

By Workmen and Employers.—Neither.

Question:—If you saw Mr. Asquith and Mr. Redmond side by side on the scaffold, with ropes round their necks, and it was in your power to save one of them, and only one, which rope would you cut?

Answers:—*By Sir Edward Carson.*—I'd pull the bolt.

By Captain Craig.—I'd ask 'em both if they repented of their misdeeds, and whether they would go on their hands and knees to Ulster Hall and sign the covenant in sackcloth and ashes. When the spalpeens said yes, I should regret it was too late for me to interfere. They would die repentant.

The Balkan Question.

Question:—Suppose the King of Roumania, the King of Bulgaria, the King of Servia, and the King of Montenegro were captured by brigands in the Balkans and were stood in a line to be shot, which one would you save, if it were in your power to save one of them from such a death?

Answer:—*By the Sultan of Turkey.*—By the beard of the Prophet, as I am a merciful man I would somehow contrive to save the four of them from such a death—which is a great deal too good for them. And, having saved them from being shot, I would send them all to Constantinople for the bastinado, bowstring, and boiling oil.

Question:—If you were in a library and the books were burning, supposing you were able to save either "The Sorrows of Satan" or "Paradise Lost," which book would you save?

Answers:—*By Mr. Hall Caine.*—I should have no hesitation in rescuing from the conflagration "The Christian," "The Eternal City," and "The White Prophet."

By Sir A. Conan Doyle.—I would dash into the devouring element and save "Sherlock Holmes," "Uncle Bernac," and "The Crime of the Congo."

By George R. Sims.—I would not trouble to pull Satan out of the flames, because he would be quite at home in them. My duty to the world at large would be to get out "Mustard and Cress" and the book of the Drury Lane pantomime.

Question:—If it was in your power to deflect the course of a thunderbolt doomed to kill either Mr. Andrew Carnegie or Mr. Pierpont Morgan, which millionaire would you save?

Answer:—*By Weary Willy.*—I'd deflect the course of the thunderbolt so as to rope in John D. Rockefeller as well.

MUNICIPAL ELECTIONS AND BUSINESS.

THE WORK OF THE JOHN BULL LEAGUE.

No greater tribute could be paid to the work of the John Bull League than the fact that in almost every one of the pending Municipal Elections candidates have come forward on Business lines, condemning the introduction of Party and religious squabbles into local life, and pleading for the conduct of Municipal affairs on practical Business lines. We regret that we have not the space to give extracts from the numerous addresses now before us, and must content ourselves with one illustration, from the representative Southern division of the Borough of Hackney—which is divided into three wards—South, Homerton, and Clapton. In the first mentioned ward three local candidates have come forward—Messrs. Bassett, Cox and Kingston, with the cry of "Business Men for the Business of the Borough," and protesting against "the waste of time and public money upon Party squabbles." As against the ponderous addresses of the orthodox Party candidates, they have issued a simple, common-sense appeal to the electors, as Business Men for the Business of the Borough, and on the cry of No More Waste of Public Time and Money upon Party and Sectarian Squabbles. In the course of their Address they say:—

"We have no intention of wearying you with a ponderous manifesto of the kind with which you are now being bombarded by so-called 'Progressive' and 'Municipal Reform' candidates, each abusing and vilifying the other, and perplexing your mind with a thousand and one dry and uninteresting arguments and figures. Nor do we claim, as one set of candidates does, to be representative of 'all shades of religious thought.' We have every respect for all religious bodies doing their work in their own sphere, but for the life of us we cannot see what a man's religion has to do with fitness to attend to the sanitation, electric lighting, smoke nuisances, road cleaning, dust removing, and other requirements of the Borough. In the same way we deprecate the introduction of Party into Municipal life. A man may be a very good Liberal, or a very good Tory, and at the same time a very bad authority upon any of the subjects we have enumerated."

We will be surprised if they do not head the poll.

CIRCUMSTANCES ALTER CASES.—II.

She was a very nice girl, neatly-dressed and well-behaved. The parcel she carried was of respectably small dimensions—in fact, it contained only the fruits of her endeavours to obtain 3½d. ribbon for a penny a yard. She was occupying one of the central, pew-like seats in the tube-train.

* * * * *

A masculine representative of the human species has taken the seat immediately facing her. He looks as though he might obtain his living by Broking Stock and Breaking Speculators. Anyway, he could afford to wear spats. He gazed upon her with a calculating optic and a lurid leer, and muttering that which she alone could hear, he did tap her as to the knee.

* * * * *

The Nice Girl rose, described him aptly and in a monosyllable, and, weeping, left the train at the next station. When the Broker made as though to follow her, the Conductor said him nay. Wherefore did the Broker continue the journey to his real destination amid many black looks.

* * * * *

The Broker did sally forth that same evening with his Rightful Wife, and, not having a sufficiency of cigars, he did leave her for a space.

* * * * *

During that space, a Stranger did address the Broker's Rightful Wife as though he knew her intimately. Hearing her cries, the Broker returned swiftly, and did smite the Stranger so that he bled and fell. He also called the Stranger many things, including that which the Girl in the Tube had called him.

* * * * *

It's a good title!

"Bullets"—Our First Prize Distribution Next Week.

Are you a 30/- a Week Man?

Sir Hiram Maxim's Startling accusations—Why are there so few men worth £5 a week?

THAT great inventor and keen business man, Sir Hiram Maxim, in a striking series of letters to the *Daily Express*, makes some startling accusations against the modern business man. He says in effect that he, as an employer, can find thousands of men to fill jobs at 30s. a week, but that these men never improve, never become worthy of the positions at £5 a week.

And he says this is because the 30s. a week man never troubles to get any real knowledge of business. He does just what he *has* to do, and no more. But the serious part of the matter is that Sir Hiram is right.

Now once you admit that Sir Hiram Maxim is right, and that the 30s. a week man never rises because he never gets a real knowledge of his work, you should carry the principle a little further. You may smile at the shop assistant whom he describes who sold bottles of gum for years, and never noticed that they were labelled "mucilage," but he provides an object lesson to you, and there is one question you should ask yourself very seriously. Its answer may make a great difference to you if you mean to succeed.

In six words this question is:—

What Do You Know About Business?

At first sight you may be inclined to pooh-pooh the question, but unless you are a rare and brilliant exception you will probably own, after a mortifying self-examination, that it is precious little indeed of sound Business knowledge that you really know—confidently and surely enough to bank on.

Yet, without this Business knowledge, your chances of doing well for yourself in the business world are very poor ones indeed. With it, there is

No Position You Cannot Aspire to.

Without it you run the risk of being a 30s. a week man all your life, or, if not that, at any rate, a near approach to one.

Now what do *you* know about Business?

For instance, do you understand Bookkeeping thoroughly? Could you draw up a balance-sheet? Do you understand exactly how the financial position of a tradesman or a firm is determined from his books? Do you understand profit and loss account? Do you know when recovery of book debts is barred?

Do you know much about the Income-Tax? Do you know Company Law? Do you know the cost of the formation of a Company? The methods of amalgamation? Do you understand the conversion of shares into stock? Do you understand Compulsory Winding-up? Do you know all about County Court Business, Judgments, etc.?

Do you know how to start a Business? How to secure its credit, and to buy its equipment? How to organise its departments, build up its reputation, collect its debts, rake in its profits?

Yet these matters are Business knowledge. And if you want to make money in business you must either know them or know where you can get authoritative and complete and up-to-date information concerning them and concerning the thousand and one points of doubt or difficulty that beset the business man in the course of his business day.

Now What Are You to do?

You must get the "Business Encyclopædia."

You cannot do without it, whether you are an ambitious young man on the threshold of your commercial life or a mature business man who dreads that he may be crowded out of the Business fight owing to the present-day stress of competition. It gives you new ideas, and it enables you to put into successful practice your own ideas.

The subjects dealt with in the "Business Encyclopædia" include every phase of business in full technical detail. The legal documents most commonly needed are shown in actual facsimile insetted into the book. Card index and accounting systems for every business are illustrated and described in detail.

The "Business Encyclopædia," in short, supplies an experience so wide that no one man could ever possess it by any other means. The one great essential of modern business success is knowledge, the knowledge that the "Encyclopædia" has been designed to supply.

The Secrets of Success.

Whatever your business or position, the "Business Encyclopædia" can help you as nothing else can. To the junior it offers a knowledge far wider and far surer than any his Manager can have; to the Manager, it lends knowledge and that equally valuable asset, confidence in his decisions.

If you are doubtful as to how the "Business Encyclopædia" can help you in your particular sphere, send for a book describing its contents more fully than there is space for here. It is sent to you free, and places you under no obligation to buy or even to inspect the books.

TWO OPINIONS.

Messrs. J. S. FRY and SONS, Ltd., Bristol, write:—

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work."

Mr. G. W. READ, Clerk, Fortnam Road, London, N.:—

"I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

A FREE BOOK.

We have prepared a handsomely illustrated Book which will be sent to you free of charge, and which will show you how necessary the "Business Encyclopædia" is to your success, and how to obtain it for a first payment of 1s. 6d. only, the balance being paid by small monthly payments.

The Caxton Publishing Co., Ltd.,
54, Surrey Street, Strand, W.C.

Please send me, free of charge, a copy of the book describing the "Business Encyclopædia."

Name .....
(Send this form or a postcard.)

Address .....

.....

A COLD MORNING.

"My good woman, would you mind moving along a little further?"
"Garn! You warm yer own bit of seat. I'm comfortable enough."

RUMOURS OF WAR.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

War is the very devil: its destroys commerce, bears stocks, decimates provinces. It is the sort of game in which both sides are bound to lose. Though I am theoretically a member of the Peace Society and a signatory of the Hague Convention, I am puzzled to say how war can always be avoided. Strong nations simply will not arbitrate if they know they are in the wrong and fancy themselves strong. Why, the very Yankees are pulling poor Grey's game leg. Neither, however, are likely to travel far beyond tall talk.

Facing Fearful Odds.

In the Balkans we find a very different kettle of fish. The Montenegrins, with only 50,000 to 80,000 soldiers, counting every able-bodied man as a soldier, have declared war against the millions of the Ottoman Empire, and are doing quite nicely so far, thank you. This is by no means the first time that they have taken so desperate a step and come out of the conflict unscathed.

Cowardly Hestitation.

But why do the wheels of the chariots of their alleged allies tarry so long? Why are the brave Bulgars still afraid to wet their feet? Why do the subjects of Red Peter still hesitate to show that they can only attack an unarmed King and Queen at dead of the night in a cupboard? Why do the mock descendants of Homeric heroes restrict their enthusiasm to the surprising fact that their King has actually returned to Athens from his flutterings at foreign watering-places? I am tired of all the rumours of war, which amount only to vague Falstaffian assertions that, if Turkey does not apologise, they will really have to do something.

The Robbery of Jobbery.

I verily believe that rumours of war are almost as vexatious as war itself. No doubt the *Daily Liar* Co., Ltd., makes huge profits out of disingenuous tales; and there is some slight consolation in the reflection that poor newsvendors reap a fine copper harvest if the other kind of copper graciously permits. But these small merits are counter-balanced by the general unrest. Rumours of war in Balkistan, for instance, send every stock and share slumping like mad. My mother-in-law's paltry £100,000 in some transatlantic stock is suddenly worth no more than £60,000. The whole world has lost millions, at least on paper, and I have never found a financier intelligent enough to tell me why or where they have gone.

Flutters in our Alcoves.

In private life, too, the curse of rumour is very grievous. Think how your withers are unwrung if your familiar friend is whispered to have won the lips of the Beloved, though she be still your own and ever-faithful. That may mean borrowing King Carson's blackthorn, or even borrowing what a French frog calls a "browning." Think of the gossip of idle rumour, whereby old friendships are fractured; the false tales of inebriety or unchastity or dishonesty, which close many once hospitable doors; the invention of unborn threats, which lead hasty people like ourselves to mobilise and strike the first blow. A cucking stool for all fomenters of rumour, say I.

Tried "Bullets"? Have a shot this week. See page 517.

Mr. Thomas Inch's Announcement.

Psycho-Physical Culture—what it will do for YOU if you take advantage of my special offer to "John Bull" readers.

(1) Give You Perfect Health.

After all, health is the main thing. In spite of physical weakness great things have been accomplished by men of genius, yet how much greater would their achievements have been had they been blessed with perfect health. Physical culture was not understood in their day, but now it has become an exact science. To-day, you have no right to be "below par," no right to feel "out of sorts." Nature intended you to be well, and you *can* be well—always. Medicine? There is no physic to equal Physical Culture. Try my Method, and ill-health will plague you no more. Your constitution will be strengthened, and every day will find you with a zest for work or for play that perfect health alone can bring. My system of Physical Culture can be practised *in your own home*—it entails work, but no hardship—it does not unduly encroach upon your time—it is inexpensive. And it will make a man—a man vigorous in body and in mind—of you.

(2) Make You Self-Reliant.

I claim to be the only Professor of Physical Culture who has incorporated into his System a method of (1) increasing will power, and (2) applying same to the development of the physique, the alleviation and prevention of physical ills, attainment of personal confidence and self-reliance. The person (why should he not be you?) who possesses a strong will, intense powers of concentration, and "Personal Magnetism" is splendidly equipped to successfully wage the battle of life.

(3) *If suffering from any of the undermentioned complaints I guarantee Permanent Cure.*

INDIGESTION. CONSTIPATION. INSOMNIA.
EMACIATION. OBESITY. LUNG WEAKNESS.
HEART WEAKNESS. MELANCHOLIA.

SEND THIS CHART TO

Thos. Inch, Ltd. (Dept. J.B.), Munster House, Fulham, London.

I may take advantage of special terms offered to "John Bull" readers, but before finally deciding, I should like full particulars of Culture Course and specially reduced fee.

NAME.....

ADDRESS.....

.....

AGE ..... HEIGHT .....

WEIGHT (in clothes) ..... NECK Measurement .....

CHEST (Contracted) ..... CHEST (Normal) .....

CHEST (Expanded) ....

PLEASE ANSWER THESE QUESTIONS BRIEFLY.

(1) Have you any weakness to be guarded against, such as lung or heart troubles?

(2) Have you had any illness recently? If so, state nature of same and date.

(3) Occupation. Number of hours engaged during day.

(4) Where are you conscious of being weakest.

(5) Have you practised any other system, and what exercise are you now taking?

(6) Where do you wish to specially improve? What is your chief reason for taking up my course?

(7) Do you wish to increase or decrease weight?

Crane's Pianos

YOU

simply pay 10/6 in order to secure immediate possession of this handsome full trichord "Gold Medal" Piano, which we deliver free.

There is no other firm in the world who sell high grade instruments so cheaply and on such easy terms of payment as we do. Besides, when you buy a **piano or organ** direct from us you have practically the whole range of the world's most renowned makes to select from, **which we sell at prices below other people's prices.**

BAINES, COLLARD, BRINSMEAD, and ALL other celebrated pianos supplied on terms of payment to suit yourself. **Organs by eminent makers from 6/- monthly.** We take old instruments in part exchange, refund railway fares, allow approval, tune for 12 months free, give a 25 years' guarantee, and return your money if you are dissatisfied. ASK FOR LIST 150.

Crane & Sons, Ltd.

The Largest Piano and Organ Firm in the World.

149, Oxford St., London, W., Scotland Rd., Liverpool.

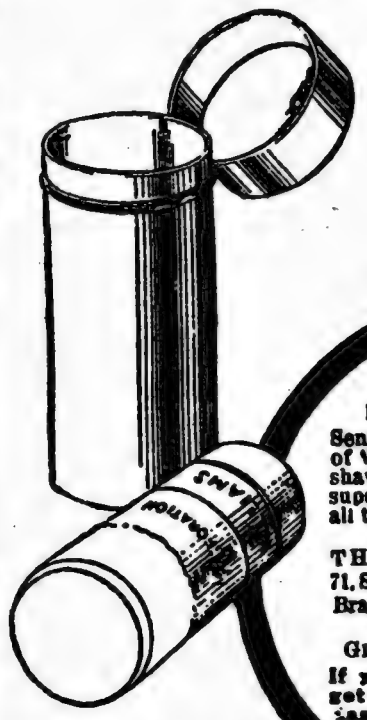
Branches in all the principal cities

Williams' Shaving Stick

"The kind that won't smart or dry on the face"

Williams' Shaving Stick meets the problem of the stubborn beard as no other shaving soap can. Its copious, lasting, softening lather brings the afterglow of complete satisfaction.

Our comparison offer makes it easy for you to find out if Williams' is better than any other shaving soap.



The genuine Williams' Shaving Stick may be had in the new nickelled box with convenient hinged cover.

HERE IS OUR OFFER.

Send 2d. for the comparison size of Williams' Shaving Stick. If 50 shaves do not convince you of its superiority we return your 2d. and all the postage you have used in correspondence with us.

THE J. B. WILLIAMS CO., 71, Southampton Row, London, W.C.

Branches in all parts of the world.

Head Office & Factories:
GLASTONBURY, CONN., U.S.A.

If you prefer Shaving Powder, get Williams' "Quick and Easy" Shaving Powder, in the patented hinged-cover box.

OPEN LETTERS, POSTCARDS, AND TELEGRAMS.

To Count Berchtold, Austrian Foreign Minister.

Excellency,—If lying abroad for your country's good is the true definition of an ambassador, I think it may well be extended to all diplomatists. While you pretend that Austria has no territorial ambitions in the Balkans, you admit that she has vital interests and is prepared to defend them. Pray, what are those vital interests? You say that Austria will not permit the Servian racial link, which was broken at the Treaty of Berlin, to be broken by an occupation of Novi Bazar by either Servia or Montenegro. In other words, you lie when you pretend to be neutral, and you are handicapping Montenegro and Servia when you try to forbid them to fight the Turks in their own way. However, the Russians have a few soldiers left, so your muttered threats may not be so potent as you imagine. John Bull.

To Mr. Eacock, Chief Constable, Weymouth, Dorset.

Sir,—I read with astonishment of your amazing conduct of a recent case at Weymouth. Seventeen years ago, a man named Rosslyn, living in London, brought himself under the notice of the police through falling into bad company. Then little more than a boy, he was punished for his offence. He went off to sea, thinking thus to bury the past. Eventually he went to Weymouth, where in due course he married, settled down, and brought up a family as an honest, hard-working man, amid the respect of his fellows. A little while ago, one of this man's children stole a fan. It became your duty, I suppose, to prosecute the young delinquent, and when the father appeared to speak a word or two for his own flesh and blood, you had not only the despicable unfairness, the vindictive temerity, to rake up his past before a community of people among whom he had been dwelling in honest industry for fourteen years or more, but you made a show of his photo as he was in those days of his youth.

I cannot imagine how you escaped scathing rebuke. I tell you that I regard a Chief Constable who drags up against a witness an expiated punishment seventeen years old after as many years of honest living, in order to prejudice a charge of stealing against that witness's child, as a disgrace to his profession, a discredit to the tribunals of justice, and an object of contempt. Do you suppose the cause of justice or the interests of the community are served by this flagrant misbehaviour?

I hazard the opinion that this is your general method, and if the people of Weymouth like it, or are willing to permit it with impunity, then I wish them joy of it. But I do not believe that so shameful a method of police prosecution has their approval, or will be further licensed by them in the courts of their town. The Watch Committee especially ought not to allow themselves to be associated with it, and I shall look to them, sir, to mark their sense of its monstrous impropriety by such means as they have in their authority and power. John Bull.

To Citizen Keir Hardie.

Dear Brother,—Fraternal greetings. And now what about that bequest which a silly old Scotch woman has left you? It was too bad of her, wasn't it? So embarrassing. What do you, or I, want money for? We are all brothers, aren't we? Besides, how do we know the source whence the money originally came? It may have been from sweated labour, or Brewery shares, or a whisky still! Take my advice, brother, and don't touch the tainted stuff. But stay—why not distribute it amongst the sufferers by the recent strikes? They are very hungry, and will soon be very cold, and *they* are not particular as to where the money comes from. *Non Olet* is their motto. What say you?

John Bull.

Churchill, Admiralty, London.

Isn't it possible prevent by regulations manœuvring submarines in near track of vessels? Recognise accidents must occasionally happen such abnormal weapons war, but should certainly not happen so frequently in times of peace. Bull.

To J. B. Moulding, Esq., Clerk to the Guardians, Ecclesall, Sheffield.

Dear Sir,—A large number of people in Ecclesall are anxious to know what steps the Board of Guardians have taken to fix the responsibility of the painful scandal in connection with the burial of Matthew Ward, whose lonesome figure, moving to his daily toil in the fields at early morn and back again to his little cottage at night, was as familiar to the inhabitants of Tetley as the roads on which they tread to their own labours. The day came when he was found dead in bed, as you know, and the Ecclesall Guardians undertook to lay his remains to rest. I do not know what your personal duties are in the matter.

It is a remarkable fact, sir, that whenever there is a funeral scandal it is almost invariably in the case of somebody buried at the expense of the parish. In the case of Matthew Ward, when the mourners arrived at the village church of Dore they learned that the Vicar was not present; when he was fetched from a sports field, that the grave had not been dug; and when the sexton and a volunteer had made a grave and an attempt was made to lower the coffin into it, that it was too small. Not until an hour after the mourning relatives, two sisters and several nephews, had arrived at the churchyard did the earth receive its dead. Of the mental distress which they must have suffered in that hour I will not speak; they must have been less than human if the bitter thought did not come to them that, poor as they were, they might have been spared this humiliation and pain at the grave of their dead.

On the face of the facts, it looks as if the official who sent the notice to the sexton stating that the Guardians would defray the funeral expenses promptly forgot all about the obsequies, and that nobody else took the trouble to remember. It is to my mind shocking that men officially charged with these last solemnities to the remains of the destitute poor should neglect and bungle duties which, by all the ties of our common humanity and all the rites of our Christian thought, they should perform in sacred obligation and sympathetic reverence. Only at one point in time or space are the rich and the poor level; and the poor have an equal claim with the rich to be laid in the grave without humiliation and without scandal. Whoever is responsible for what has happened ought to be made to understand that, even if there be Guardians who will not punish him, there is a public opinion which will put him to shame. John Bull.

To Hugh Frederick Hughes, Esq., Reigate.

Dear Hugh,—I see you've been at it again. It is not a very great while since you tipped a certain stalwart Frontiersman out of your car, and brought him closer to death than he had ever been, notwithstanding many years' service with the Cape Mounted Rifles. Your latest exploit, I see, was to drive at forty miles an hour through a police trap on the Brighton Road at Coulsdon, with your car swerving from side to side amongst the traffic, whence you proceed to Beckenham, where you were arrested for being drunk while in charge of the car. Having been fined by the Bromley bench, you were called upon, but failed, to appear before the Croydon magistrates to answer for your Coulsdon escapade. I am aware that money is not of much moment to you, and that a fine of £17 and £5 17s. costs has probably left you unmoved. But I sincerely hope that the suspension of your licence for six months has touched you on the raw. For a time, at least, the harmless inhabitants of Reigate will be able to live and move and have their being in comparative safety. May I suggest that you take advantage of the period of enforced inactivity to sign the teetotal pledge, or return to the Canadian lumber camps in which you formerly sojourned? Whichever alternative you adopt, I am sure your father, as well as all honest Reigatonians, will be pleased.

John Bull.

John Redmond, House of Commons.

Have you noticed that Ulster King has been scratched for the Cesarewitch? Hear he has broken down. Is that a good omen for you? Bull.

Sir Thomas Lipton, c.o. Yacht Club, New York.

Wish you success in urging New York Yacht Club accept challenge on rules fair both. Fear however they won't let you take the wind out of their sails. Bull.

"Bullets" still Booming. Prizes Bigger and Bigger. See page 517.

"THE ONLY WAY."

MR. ASQUITH (to SIR EDWARD CARSON, the Ulster Counsel): "Very well; as you absolutely refuse to come to any arrangement, the matter must be thrashed out in Court."

SHARING IT OUT.

A DRAMA IN ONE ACT.

By Walter Moore.

Scene: The Library at 18, Wynnstay Gardens, S.W.

Enter Mr. John Redmond, M.P., *carrying a document.*

Mr. J. Redmond: Miss Jane Dennistoun Kippen? Niver hearrrd av herrr. Who the divil was she at all, at all? But ut's dead she is now, poor sowl, the saints be praised! An' she's left sivin thousan' six hunnerd pound tu be devoided betwixt Willie, Keir Hardie (bad cess tu um!) an' me! Sure, thot's two-thousan' foive hunnerd an' tharty-three pound six shilluns an' eight pince apiece! Aqual tu six years' salary as a Mimber av Parrrlymint! Ut's useful 'twill be, be gob! 'Twill help me tu suppart the position av Proime Minister av the Oirish Parrrlymint. Thin there's Willie's share. Maybe he'll let me take care av ut fure um. Ut's no expinsis he has at all, and ut's too young he is tu have the handlin' av so much gowld. Twinty-sivin, begorrah, is but a bhoy, afther arl, and ut's guarrrd um aginst timtashun Oi must.

(*Enter* Mr. William Archer Redmond, M.P.)

Mr. W. A. Redmond: Hallo, father! You're looking quite cheerful this morning. What is it—good news from Ulster? Has Carson changed his mind about——

Mr. J. Redmond: Tu the pigs with Carrrson! May the divil fly away wid um—disturbin' the pace av Oireland, the spalpeen! No, Willie, ut's not Carrrson this toime, thank Hivin! Ut's somethin' more excitin', belave me! An ould lady av Edinburgh has doid—may her sowl rist in pace!—an' left you an' me an' Keir Hardie (may the saints look soideways on um!) two thousan' foive hunnerd an' tharty-three pound six shilluns an' eightpince apiece! Oi'll take care av yures for ye, an' let yez have a little whin ye want ut, me bhoy.

Mr. W. A. Redmond: Oh, no, you won't, father. I can do with it right now. So when the prelims. are completed, I'll thank you to hand over my little lot.

(*Enter* Mr. Keir Hardie.)

Mr. Keir Hardie: Good morning, Mr. Redmond. Good morning, Willie. I've just heard the good news, and thought I'd run round and see you about it. Let's see, it'll be two thousand five hundred and thirty-three pounds six shillings and eightpence each, won't it? Ah, I thought so. A useful little sum, Willie, eh? I suppose you'll be buying a motor-car, or something of that sort, with your share, eh, you young dog? By the way, who *was* this Miss Jane Dennistoun Kippen?

Mr. John Redmond: Ut's meself thot's in complete ignorance, but ut's herself thot wasn't quoite roight in her head, I'm thinkin', else she'd niver left anny money tu you, me bhoy.

Mr. Keir Hardie: Huh! As a matter of fact, I was thinking the same thing with respect to her leaving any money to you and Willie here. I can understand her leaving it to me, to further the cause of Labour; but why she should sympathise with the Nationalist cause—!

Mr. John Redmond: Oi'll not be afther quarrelin' wid ye, Keir Hardie, although ye inshult me counthry whin ye spake as ye spake. Ut's two thousan' foive hunnerd an' tharty-three pounds six shilluns an' eightpince apiece—*that's* what Oi'm thinkun' about. An' Oi'll stand yez a dhrink av Scotch whisky on the stringth av ut!

(*Enter* Mr. William Hoey K. Redmond, M.P.)

Mr. W. H. K. Redmond: Ut's too fast ye arrre, me bhoy. Phwat the divil d'ye mane be sayin' ut's two thousan' foive hunnerd an' tharty-three pounds six shilluns an' eightpince apiece? Oi tell yez ut's wan thousan' noine hunnerd pounds apiece, an' not a penny more!

Mr. J. Redmond:
Mr. W. Redmond:
Mr. Keir Hardie: } Phwat, do you come in too?

Mr. W. H. K. Redmond: Av course Oi du. Isn't ut wan av the Messieurs Redmond Oi am, the Oirish M.P.'s?

Mr. J. Redmond: Yes, Oi suppose you arrre—bad luck tu ut!

Mr. W. H. K. Redmond: Thin ut's jine ye in a dhrink Oi will on the stringth av ut.

Mr. Keir Hardie (*aside*): Bust these family parties!

HUMAN DOCUMENT.—CCXVI.

[In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

POVERTY'S PITIFUL PLAINT.

This week we plead for a family consisting of a man and wife, with five young children. The husband, a good father and a hard worker, has, owing to slackness of trade, been out of employment for two months. He holds first-class testimonials, and although he walks the streets daily looking for employment—often without any food—his quest is in vain. He would do any honest work to obtain the necessities of life for his starving wife and little ones. The woman is in too delicate a state of health to work—indeed, it is as much as she can do to look after the children, and these are all too young to earn anything. The rent is five weeks in arrear, and the landlord threatens to turn them out if it is not paid within a fortnight. To quote the poor man's own words: "I do most earnestly trust you will be so kind as to put my case to your readers, to see if any of them could kindly give me a helping hand. I am willing to do anything, for it breaks my heart to see my little children and hear them asking for food which we haven't got."

We shall be very pleased to be the medium of the charity of any of our readers towards this worthy case.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CCVIII.—"South Africa," 2s. 6d.

CCXIII.—"Another Poor Consumptive," 2s.

CCXIV.—J. T., 5s.; "Jersey Crapaud," 5s.; X. Y. Z., 2s.; "Fag," 6s.; "Aberfeldy," 2s. 6d.; "Mancunian," 2s.; "Walter," 5s.; "Lilian," 2s. 6d.; M. D., 2s. 6d.; "Nottingham," 1s. 6d.; C. F. S., 2s. 6d.; "Elstow," 1s.; "York Bullite," 1s; "Anon.," 20s.; H. and E., 10s.; A. M., 10s.; W. B., 1s.; L. and M., 12s.; J. L., 1s.; "Cutmore," 2s. 6d.; "Wraif," 2s. 6d.; "Marjink," 3s.; N. G. C., 2s.; E. F. A., 2s.; H. H., 2s.; "Swanage Road," 1s.

CCXV.—M. J., 6s.; J. F., 5s.; J. H. N., 3s.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

London.—Mr. E. Powell, 10, Strath Terrace, East Hill, New Wandsworth, 3d.; Mr. R. H. Gillard, Cedars, North End Road, W. Kensington, 3s. 5d.; Mrs. Beusch, 911, Fulham Road, S.W., 3s. 4½d.; Mr. H. Bowden, 12, Little Road, Fulham, 3½d.; Mr. E. T. Pimm, The Cock, Walham Green, S.W., 3d.; Mr. A. McDonald, Crown and Appletree, Berwick Street, W., 1d.; Mr. A. Taylor, The Albion, Sussex Street, Pimlico, 1d.; Mr. E. White, Clarendon Hotel, Clarendon Road, Holland Park, 3s. 4½d.; Mr. Boltslawser, 151, Drury Lane, W.C., 7d.; Mr. W. T. Mills, 12c, Belsham Street, Hackney, 1s. 8d.,; Mr. G H. Dawson, Anchor and Hope, 41, West Ferry Road, Millwall, 4d.; Mr. A. J. Busby, 94, West India Dock Road, E., ½d; Mr. V. Wrigglesworth, Aberfeldy, Poplar, 2s. 10½d.; Mr. P. Ellis, Crown and Sceptre, Woolmore Street, Poplar, 1s.; Mr. H. Arnold, City of Canton, 2, Upper North Street, Poplar, 1s.; Mr. H. Lane, African Tavern, Poplar, 2d.; Mr. H. Lee, Copenhagen, 183, Salmon Lane, Limehouse, 1s. 4d.; Mr. J. Raphael, British Prince, Bromley Street, Stepney, 3½d.; Mr. I. A. Harris, Beehive, Christian Street, E., 3d.

Bristol.—Mr. W. Joyce, greengrocer, 165, West Street, Bedminster, 2½d.

Brighton.—Mr. A. E. Williams, 75, Islingwood Road, 2d.; Mr. J. H. Olliver, Bridge Inn, New England Road, 2s. 0½d.; Mr. R. Mose, The Beehive, Trafalgar Street, 2s. 0½d.; Mr. H. Conner, 88, Elm Grove, 9½d.; Mr. G. Borasch, 8, Montpelier Road, 4d.; Mr. A. W. Chatfield, Black Lion, Preston Park, 4½d.; Mr. H. Reisinger, 121, St. James Street, 5½d.; Mr. W. D. Barker, 92, Preston Drive, Preston Park, 1s.

Total, £1 8s. 1½d., of which we have allocated to CCXIII. 10s. 1½d., and to CCXIV. 18s.

Now that the weather is no longer favourable for the outdoor sports, pastimes and exercises with which clear-brained and eyed men and women have lately maintained their health, they would be well-advised to keep "fit," and even improve their bodily and mental condition by a judicious course of physical exercises at home. With this object in view, they may be cordially recommended to write to the Health Specialist, Mr. Thos. Inch, of Munster House, Fulham, S.W., who will be pleased to send to any reader of John Bull a booklet fully setting forth the advantages which his courses of physical culture are calculated to bestow.

"John Bull's" Bisley——Anywhere on the Target Wins. See page 517.

Household Economy.

HOW TO MAKE BETTER COUGH SYRUP THAN YOU CAN BUY.

A full half pint of Cough Syrup, as much as you could buy for 10s.—can easily be made at home for about 2s. 6d.

Secure from your Chemist 1oz. of "Parmint" (Double Strength), take this home and add to it a quarter of a pint of hot water and 4oz. of granulated sugar, stir until dissolved. Take 1 teaspoonful 4 times a day, this will give instant relief and will usually cure the most obstinate cough within 24 hours, while ordinary cases of influenza may be completely cured in 2 or 3 days. It is pleasant to take, and is extremely valuable in cases of incipient Lung troubles. It is strongly recommended by Physicians as its nourishing elements give renewed strength to those who have become weak through prolonged illness.

In ordering from your Chemist you should always specify that you want "Parmint" (Double Strength). This receipt has often been published, and local Chemists say for the last two years there has been a wonderful demand for it.

Good times at Home
are always possible with one of
Riley's Billiard Tables
in the house. On Riley's Miniature Billiard Tables just the same accurate game is obtainable as on a full sized table. Prices from £3/7/6. The popular size is 6ft. 4in. at **£5/5/0**. Riley's Combine Billiard and Dining Tables from £13/10 to £32. Prices include all accessories. Carriage paid to nearest railway station in the United Kingdom. ash or Easy Payments.
Seven days free trial.
Gray's Book on Billiards published at 1/- will be sent post free on receipt of 2d. stamps.
FREE on receipt of postcard, full detailed Illustrated Catalogue.
E. J. RILEY, LTD., IMPERIAL MILLS, ACCRINGTON.
London Showrooms: 147, Aldersgate Street, E.C.

GRAVES GRAMOPHONES

YOU might just as well enjoy the fun and join in the laugh. You can have the same songs, the same jokes, by the same Star Artistes who are paid tremendous salaries to amuse London in the great Halls of Entertainment. The GRAVES GRAMOPHONE will give you the finest Instrumental and Vocal Music, the newest Musical Comedy Successes, the most Jovial Songs, the Sweetest Ballads, the Masterpieces of Sacred Music, and everything which can Elevate, Entertain, or Amuse.

YOU NEARLY SPLIT YOUR SIDES WITH LAUGHING

Our 1912 Gramophone Model touches the high-water mark of Quality and Value, and is a perfect triumph in sound reproducing mechanism. The accumulated experience of years of progress is concentrated in this magnificent instrument, and all that Brains, Enterprise, and Capital can do to produce a Record Success, has been put into the Graves 1912 Model.

THE CABINET is of finely marked **Dark Oak**, brilliantly polished, and embellished with a tasteful Art Metal Panel. **Powerful Silent Steel Motor**, nickel plated Taper Tone Arm, 10in Turn Table, large 16in Seamless Sound Horn of graceful design and beautifully decorated in softly blended art colourings. Highly sensitive reversing Sound Reproducer of astonishingly wide compass, which reproduces Full Military Band performances with all their original vigour and brilliance, and gives an exquisitely beautiful rendering of the lighter Orchestral passages and the delicate variations of the solo artiste's voice.

WE DELIVER the GRAVES 1912 GRAMOPHONE with **TEN** superb **10in Disc Record Selections**, Carriage Paid to approved orders for **5/-** NOW and nine monthly payments of **5/-** after delivery. Here is your opportunity for acquiring on Bargain Terms a handsome and powerful machine with the highest reputation, which will open out a new world of interest and enjoyment and give you right at your fireside your choice of the world's finest talent in every branch of musical art.

GRAVES GRAMOPHONES are sold exclusively **on their merits.** Unless you are fully and completely satisfied and delighted when you have heard the machine and records in your own home, you are under no obligation at all, and will not be a single sixpence out of pocket. We will promptly return your money, without any discussion.

COMPLETE CATALOGUE FREE. WRITE NOW. A Post Card will bring you per return our handsomely produced Gramophone Guide, which interestingly gives all the facts respecting these fascinating instruments, and fully illustrates and describes the newest, most up-to-date models, all of which are supplied on Monthly Payment Terms or liberal discount for cash.

IMPORTANT. Gramophone owners everywhere should write at once for our Extraordinary Monthly Payment Offer of high-grade Disc Records. The most extensive and most interesting repertoire of **6000** Selections free for post card. **2/-** in the **£** Discount for Cash with order.

J. G. GRAVES LTD. SHEFFIELD.

'The Machine of Quality.

PAX BRITANNICA.

PUGNACIOUS PAT: "What's that your honour says? 'Bound over to kape the pace to all His Majesty's subjicts'! Then Hivin hilp the fi-r-st furriner I meet!"

LETTERS FROM JANE ANN.

[*Being communications from a young person to her friends and relations.*]

By Moore Anking.

Nantypwllarny,
Rhwdudlangoch.

Dear Aunt Margaret,—There don't hardly seem a day pass but what I think of you if not other-wise engaged, and always I feel better for it.

Some-times in fancy I go right back to child-hood's days, when you taught me such a lot that was worth knowing, and uncle varied the ej-jucashun from time to time. Some of the things he taught me I never shall forget, funny sayings he'd picked up at sea, and tit-bits no book could ever teech. He knew a bit, did uncle, more than a lot of people gave him cred-dit for, and all use-ful to him in his bis-niss.

Of course, auntie, I can't quite get away from worldly things and soar up-wards into the higher atmos-feer. I s'pose its my earthy na-chure, as you used to call it. To tell you the sol-lum truth, auntie, wicked thoughts seem to cross my mind reg-lar, but do I enter-tain them? No, certainly not. I let them enter-tain me, diffrent thing alto-gether.

I know of naught I should regret More than the man-date to for-get The faces and the old famil-yer seen (isn't that bit sweetly pretty, aunt? Wish I knew the chune to it.) What I meen to say, early recolleck-shuns keep on cropping up. Not being able to ban-ish them, I simply do the next best thing, I let them crop.

Here's a picksher I can offen see. Me cleen-ing all the knives and forks on a Saturday morning, and wundring if I shall touch lucky for a ha'penny when they're fin-nished. Uncle trying to shave him-self, with a sauce-pan lid for a mirror. And you, auntie, with those funny little curls hanging over your ears, bending your long and grace-ful figger so's to pour out some milk for the cat.

What became of those curls at the fin-nish, aunt? Do they still flurrish? It seems a wunder they never got changed for a wind-mill or bal-loon. I was offen temp-ted when the man came round with his barrow.

Des-say you've heard of that great man who said By Evans our homes are worth fighting for. What would he have said I wunder if he'd seen the do-mestic picksher you could have shown him when uncle was alive. I reckon he'd have startid fighting right away. He'd have had to if uncle was in trim. Every-body had to, else they soon for-got what they'd come for. I don't wonder the land-lord's wife didn't know him after he'd called for the rent.

Poor, dear uncle. His was a val-yant and noble na-chure. It didn't take many health-drops to put him on song.

I keep having letters from a young gentle-man, aunt, and what to do I reely don't know. 'S'far's I can make out, he wants to be a friend and some-thing more. Of course, I don't do any-thing to pro-voke his affeck-shun, only write now and then to let him know I'm alive. I do wish you had time to ad-vise me, aunt, because he don't seem likely to fade away until he gets the swipe direct. Which is some-thing I don't want to in-flict, it not being in my na-chure to hurt anybody till I get thur-rowly pro-voked, and I'm bound to say this young gentle-man don't seem to annoy me in the least.

The girls here, auntie, are enough to drive a saint to drink. 'Stead of im-proving their minds with reel good books, such as Pilgrim's Progress and Misteries of the Frightful Deep, they sit about in corners and reed silly stories about love. I couldn't think where they picked up such trash, till one day I found my box open, and then it dawned on me. Since I've had the lock changed their behave-yer's been on the mend. Some more things ought to be on the mend, too, but if they want drafts to reech them I s'pose they know their own bisness best.

And now, auntie, I must conclude this letter with much res-peckt and thanking you for the privi-ledge.

Your grate-ful niece,

Jane Ann.

Next week—First list of "Bullet" winners. Turn to page 517.

"A Pine Forest in Every Home"

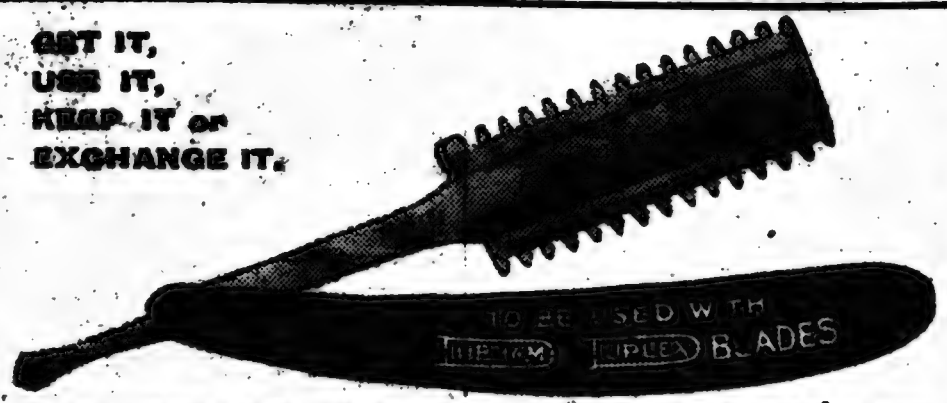
Peps

THE NOVEL BREATHEABLE CURE FOR COUGHS, COLDS & BRONCHITIS.

Of all Chemists.

GET IT,
USE IT,
KEEP IT or
EXCHANGE IT.

2/6



2/6

The DEMONSTRATOR will give you as good a shave as our regular razor.

KNOW WHAT DURHAM-DUPLEX SHAVING IS.

You can buy outright for 2/6 a DURHAM-DEMONSTRATOR with DURHAM DUPLEX Blade! With it is a COUPON which enables you, if desired, to exchange the Demonstrator for a Durham-Duplex Standard set at 21/-, or a Durham-Derby Set at 10/6, your 2/6 being credited on your new purchase. Here is a real Razor, but with Double-Edged Blades securely guarded and strappable on any strop.

THERE IS NO ART IN THE USE OF OUR RAZOR.

You apply it FLAT to the face and GLIDE it. It SMOOTHS your hair off.

Your Dealer can supply you. If any difficulty, write to—

THE DURHAM-DUPLEX CO., Ltd., 5w, YORK BUILDINGS, ADELPHI, LONDON, W.C.

Read this

Letter to YOU

"I have no hesitation in saying that, had it not been for the Schools I should not have obtained my present berth. I now have better prospects, better hours and an increased salary."

GEORGE F. HOOD, Middlesbrough.

Such a letter shows you why more students enrol with the International Correspondence Schools on the advice of present students than from all other sources combined. The I.C.S. can help you to secure *better prospects* than you can possibly enjoy without special training. *Better hours* than you have now, and *better pay*.

"The way to Better Pay is the I.C.S. way"
—over 170,000 I.C.S. students are convinced.

The I.C.S. offer you a chance to succeed if you really *mean* to get on.

Let us refer you to successful students in your own district. If you send this coupon NOW, you will not run any risk of putting off the Better-Pay day.

Better Pay Coupon

International Correspondence Schools, Ltd.
Dept. 338 K, International Bldgs., Kingsway, London, W.C.
Please explain, without any obligation on my part, how I can qualify for Better Pay in the position, trade, or profession, or gain a knowledge of the subject before which I have marked X (or in the one stated here .....)

—Engineering (*state which*) —Motor
—Chemistry —Advertising
—Architecture —Modern Languages
—Building —Business Training

Over 130 Courses to choose from.

Name .....

Address .....

Selfridge's Permedge Razor.

This razor has stood the test of time—you should test it. It is, we believe, the best razor value on the market. If you cannot come and see it, *write for one.*

The "Permedge" Razor is scientifically hollow ground from best Sheffield Silver Steel, tested: in three widths for light, medium and heavy beards. Guaranteed for 12 months 3/-
Ivory Handles, 5/-

SELFRIDGE & CO., LTD., OXFORD ST., W.

DISTINGUISHED TAILORING.

Style, character, and perfection of fit and workmanship distinguish every McKinley garment. In a McKinley Suit or Overcoat you look well and feel well. That's because all McKinley goods are made from genuine Scotch and English materials, and are cut and tailored by London Experts. Yet the McKinley prices compare most favourably with those of other firms.

OVERCOATS (to measure) 30/- to 50/-
SUITS " " 35/- to 55/-

Carriage paid to any address. No extras. We refund your money in full if you are not satisfied.

SEND TO-DAY for our splendid selection of Autumn and Winter patterns and "Booklet J.B." They will be sent to you free together with tape measure, new Fashion Plate, and the McKinley Scientific Self-Measurement Chart, which enables you to take measures as accurately as an experienced tailor. Write or call:

C. & G. McKINLEY
Tailoring Specialists.
Home Dept., 7, Gresham St., London, E.C.

EAVESDROPPING AT THE 'PHONE.

By Our Pet Hello Girl.

THE CONSPIRATORS.

"Hel-hello! . . . are you there . . . Oh, is that you, F. E.? . . . I'm glad you're in . . . I want a word with you—strictly on the q.t., you know. . . . Anybody about your end? I'm Churchill."

"I rather expected you would ring me up, Winnie. . . . I'm glad too. It won't do for us to be seen together too much just now, you know. My party don't like it."

"Neither does mine, I can tell you. . . . I fancy Lloyd George is a little suspicious; and it won't do to—er—blow the gaff too soon, you know. Well, have you thought it over? It'll be the chance of our lives, you take it from me, and we mustn't miss it."

"You might run over the arguments again, Winnie, if you don't mind. I've so many briefs to read just now that I've rather lost the thread of your scheme."

"Certainly, old chap. Well, in the first place, we know very well that the Government can last only a few months longer at the best—or worst, shall I say? Asquith is sick of being the catspaw of Redmond, and can be depended upon to resign shortly. Lloyd George knows that, and is working for the premiership for all he is worth. His idea is to be acclaimed as the 'People's Prime Minister.' That's why he is pushing his Land Reform policy to the ront. Of course, the reversion of Asquith's position properly belongs to me, and I would not hesitate to take it. But Lloyd George—confound him!—has somehow seized on the imagination of the Liberal party, and consequently stands the better chance. . . . Now, I'll see myself damned before I'll play second fiddle to any Welsh whipper-snapper, and I shouldn't hesitate to return to the Tory party if I thought theyd have me back on the old footing. . . .",

"Ah, they' wouldn't do that, Winston. . . . You see you've rather queered your pitch by talking such a lot of rot about local parliaments—Home Rule all round, you know. . . ."

"But I've ruled the Navy in an Imperialistic spirit, Smith, and I've hinted at special treatment for Ulster, haven't I?"

"Quite so; but the Tories are still suspicious of you, old chap, take it from me."

"Well, that makes it all the more important for us to carry out our plan. You haven't quite as much scope in your party as you would like, have you, old chap?"

"That's true . . . I don't hit it too well with some of the more fossilized Tories. . . ."

"Very well. Then, like myself, you are ripe for it. Now, what I propose is this: When a suitable moment arrives we will both resign—I, because of the anti-Imperialistic tendencies of the Radical party, who constantly oppose my plans for strengthening the Navy; and you, on account of—by the way, what explanation will you put forward?"

"Oh, I shall say that my democratic sympathies and principles will not permit me to remain any longer with the party of reaction; that I would join the Liberal party if its spirit was a little more Imperialistic, and if it was a bit stronger on the Navy question. Consequently, I shall say, I see no alternative but to join Mr. Winston Churchill in an Imperial-Democratic crusade, with the object of forming a fresh party keen on social reform but also determined to maintain British sovereignty at sea, and smash the Germans when necessary."

"That's it, old lad! You've got it! . . . Now, about the time? . . . What do you say to springing it on the country just when the Home Rule Bill goes up to the Lords?"

"Couldn't do better, old chap. . . . So we'll leave it at that, eh? So long!"

"Oh, I say, Smith, suppose——"

(*Ting-a-ling-a-ling!*)

"Confound the girl, she's cut me off!"

"EVERYBODY'S DOING IT!"

WHAT? Why, trying their hands at "BULLETS"—see page 517.

AN IMPORTANT INDUSTRY OF WHICH GREAT BRITAIN PRACTICALLY HOLDS A MONOPOLY.

THE STANDARDISED CHINA CLAY CO., LTD.,

CAPITAL . . . £75,000.

Divided into 65,000 7% Cumulative Participating Preference Shares of £1 each and 10,000 Ordinary Shares of £1 each.

The whole of the Ordinary Shares and 20,000 of the Preference Shares will be allotted as fully paid to the Vendors as part of the purchase consideration.

ISSUE OF 45,000 7% CUMULATIVE PARTICIPATING PREFERENCE SHARES OF £1 EACH AT PAR, payable as follows:—

1/- per share on application, 4/- per share on allotment, and the balance in calls of 5/- per Share at intervals of one, two and three months respectively from the date of allotment.

The Cumulative Participating Preference Shares are entitled to receive out of the divisible profits and in priority to the ordinary shares a fixed Cumulative Preferential Dividend at the rate of 7 per cent. per annum on the amount paid up, and in addition thereto two-thirds of the surplus profits of the Company remaining for distribution after the payment of a Dividend at the rate of 7 per cent. per annum on the Ordinary Shares. The Holders of the Ordinary Shares, in addition to the said 7 per cent. Dividend, will be entitled to the remaining one-third of the surplus profits.

DIRECTORS.—GEORGE RILEY, Oakfield, Walton-on-Thames, Surrey, Engineer. (Director of Coast Development Corporation, Ltd.)

EUSTACE HOLWILL, Temple Chambers, London, E.C., Brick and Tile Merchant. (Late Managing Director of the North Devon Clay Co., Ltd.)

LIEUT.-COLONEL H. F. GREVILLE, 10, Elm Park Gardens, South Kensington, London, S.W.

WILLIAM JOHN GEE, 48, Kingsmead Road, Tulse Hill, London, S.W., Consulting Engineer (Director of the Hydraulic Separating and Grading Company Ltd.).

BANKERS.—THE CAPITAL AND COUNTIES BANK LIMITED, Head Office, 39, Threadneedle Street, London, E.C., and Branches.

SOLICITORS.—W. R. BENNETT and Co., 10, King's Bench Walk, Temple.

BROKERS.—C. D. HOBLYN and KING, 33, Bishopsgate, London, E.C., and Stock Exchange.

AUDITORS.—NAPPER SMITH, DAY and Co., 8, Queen St., London, E.C.

COMMERCIAL AGENTS.—STEINHOFF, SONS and MUIR, Ltd., 24, Walbrook, London, E.C.

REGISTERED OFFICES AND SECRETARY (*pro tem.*)—F. D. LESLIE 74, Coleman Street, London, E.C.

The Company has been formed:—

(a) To acquire and take over a Licence to work and develop a valuable China Clay property situate in the parish of Roche, Cornwall.

(b) To acquire the sole rights for the World of the Gee Patents in CONNECTION WITH THE TREATMENT OF CHINA CLAY AND CHINA STONE. This Patent Process considerably reduces the cost of production, and by the grading and standardisation of China Clay so operated on, a largely increased price is obtained for the product. In the opinion of experts a quality of clay is obtained by this means much finer than has ever before been produced commercially.

(c) To form subsidiary Companies to deal with the Process.

The China Clay Licence to be acquired by the Company covers the right to work an area of 120 acres, being a portion of the Belowda Estate in the China Clay area in the parish of Roche above mentioned on the line of the Great Western Railway from Par to Newquay, distant by rail about 13 miles from the shipping port of Fowey.

The Company proposes to proceed forthwith to instal its machinery and commence work, and thereby actually to demonstrate the saving of cost in production, and the enhanced value of the China Clay produced.

This Company offers an unique opportunity to investors to participate in these large profits, which will be very considerably increased by the Process above mentioned and which will be worked by this Company alone, or under its Licence, for the benefit of the shareholders therein.

EXPERTS' REPORTS ON THE CHINA CLAY PROPERTY.

The property has been reported upon by the well-known experts, Mr. Joseph Jennings, A.I.M.M., Captain William Bullock, Mr. W. Roberts, and Mr. J. Henry Rickard, M.I.M.M., who agree as to the great value of the property to be worked by the Company. Their reports will be found in the inset of the full prospectus.

PATENT PROCESS TO BE ACQUIRED BY THE COMPANY

The British and Foreign Patent Rights and all improvements thereon known as the Gee Separating and Grading Process covered by British Patents are to be acquired by the Company so far as they relate to the treatment of China Clay and China Stone. Mr. A. J. Walker, K.C., has investigated and confirmed the validity of the Patent and the German and American Patents have already been granted after the usual stringent examination.

The Company, as a Parent Company possessing the sole rights under the patents in questions for dealing with China Clay and China Stone, will be in a position to grant licences to other concerns or subsidiary Companies in consideration of royalties or other payments to this Company.

Standardisation of quality in China Clay has not hitherto been accomplished.

ESTIMATE OF PROFITS.

The following is the estimate of profits capable of being produced from 10 acres alone out of the proved area acquired by the Company from an output of 30,000 tons per annum. The average for cost of production and sale are based upon reports made by experts of the highest standing:—

Sale of 30,000 tons of China Clay per annum, at an average of 20s. per ton	£30,000	
Cost of producing 30,000 tons of China Clay in the manner at present adopted, at 13s. per ton, allowing for rent, royalties, and all other working expenses	19,500	
Leaving net profit on ordinary methods	£10,500	
To this must be added the saving effected by adopting Gee's Patent Process which will be at least 5s. per ton...	7,500	
Add the increased market value derived from the standardisation of the different qualities estimated by experts to be at least 6s. per ton	9,000	27,000
Deduct for London office expenses, Director's fees (£750), additional remuneration, and other contingencies, per annum	2,500	
To form a Sinking Fund by means of which the total capital would be returned in 30 years, it is proposed to set aside, per annum	1,550	4,050
Showing net profit from working one pit alone in conjunction with the Gee Patent Process		£22,950

The area of China Clay already disclosed is sufficient for a number of other Pits of like capacity.

No allowance has been made in the above figures for the important item of the income to be derived from Royalties by granting the use of Gee's Patent Process to other works, or for that which would accrue by working two or even three shifts per day, or the sub-letting of a portion of the China Clay bearing ground to other companies or individuals, or from the sale of China Stone.

Full prospectuses (upon the terms of which alone applications will be received), and forms of application for Shares can be obtained from the Company's Bankers and Brokers, and at the offices of the Company.

ORIGINAL CREDIT SYSTEM.

New design Oak Bedroom Suite comprising: Wardrobe, Dressing Table, Marble top and tile back washstand, 2 chairs either cane or rush-seated. **£5 12 6**

Our stock of furniture, carpets, etc., is by far the largest and most up-to-date in London. We believe in quick sales and reasonable profit. We guarantee our prices to be the lowest in the trade and on account of our large business you will always find new goods at our establishment.

We have arranged our credit system in such a pleasing way that no one can not afford to have a cosily furnished home. Any article we sell may be obtained on our well-known gradual payment system, the payments extending over 1, 2 or 3 years at the option of the purchaser. No deposit is required, neither do we add interest or make any extra charges whatsoever.

TERMS.

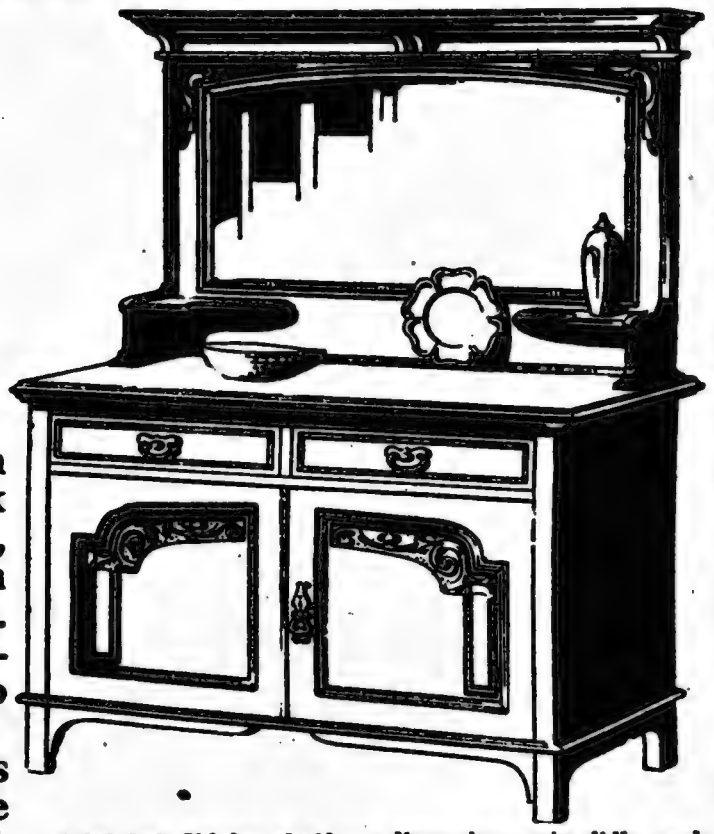
Worth. £	Per Month. £ s. d.
10	6 0
20	11 0
50	1 8 0
100	2 5 0
200	4 10 0
500	11 5 0
1,000	22 10 0
2,000	45 0 0

Or by other proportionate payments to suit purchaser's convenience.

10% DISCOUNT FOR CASH.

SECOND-HAND DEPARTMENT. In this department we hold a stock valued at considerably over £10,000, and we extend a cordial invitation to all interested to pay us a visit. A special catalogue has been prepared which we shall be pleased to forward post free on application.

In order that Country Customers may make a personal selection we will pay their fares to town on all orders of £30 and upwards.



Solid Oak Sideboard of large dimensions, splendidly made in selected timber with two cupboards and two drawers in underpart surmounted by large bevelled mirror; finished in fumed or antique color. **£8 5 0**

Country orders are packed and delivered free.

OUR FULLY ILLUSTRATED CATALOGUE CONTAINING OVER 900 ILLUSTRATIONS AND SEVERAL COLOURED PLATES OF SUGGESTIONS WILL BE FORWARDED POST FREE ON APPLICATION.

MIDLAND

FURNISHING · CO · LTD

15 TO 23 · SOUTHAMPTON · ROW · HOLBORN · LONDON · W·C

JOHN BULL'S GENERAL LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

For Financial and Insurance Replies, see page 522.

For Sporting Replies, see page 524.

"DRAUGHTSMAN."—We regret that by a printer's error we were made to say last week that we knew nothing of the Levison Treatment. It should have been "nothing against." As a matter of fact, you will find a full reference to the treatment in our issue of December 2nd last.

"CRIPPLE" (Leicester).—We are sorry, but it is quite impossible for you to recover damages for injuries caused by accident over sixteen years ago.

MESSRS. HOTCHKISS AND CO., of 106, Newhall Street, Birmingham, write, in reference to our recent paragraph, that they are now employing H. May, the man who, trading as "Norman and Co.," has been so often exposed, and are utilising his catalogues, "which are the best that have ever been issued in this line." May is lucky; most firms would have been more particular regarding the reputation of their servants, whilst, as to the catalogues, in view of Messrs. Hotchkiss's defiance to anyone "to challenge their commercial integrity," they will doubtless be put to better use than in the past—as a means of procuring money for goods which were never sent.

A. C. (Ripley).—The Alexander Record Co., of Birmingham, is not the only firm by a long way which holds out the bait of a "free gramophone," provided the recipient agrees to purchase a large number of records at a ridiculously high price. You are, however, bound by the terms of the order. We are sorry you have been "caught," but you will doubtless in future read documents before signing.

F. D. (Edinburgh) is the owner of a fleet dog which he sent to Oldham to be trained. On arriving at Edinburgh on October 5th it was accompanied by a "slipper," as the owner had no confidence in the local slippers. After it had won the first ties the handicapper suddenly barred F. D.'s slipper from taking any further part in the handicap, also disqualifying the dog. Being asked why he would not let the dog run, he said he objected to the slipper, so the owner offered to let him select another one, but for reasons best known to himself, he would not agree to the suggestion. "Now, sir," says our correspondent, "here is a man brought all the way from Oldham, nobody knew him there, so they could not possibly have anything against him, yet after winning the first tie the dog is barred without any reason being given." We are requested to inform the dog-fancying public that they need not expect fair treatment at Edinburgh. "That was the cry they got up. 'Oh, he is an Englishman and he has no right here,' that is the class of sportsman who attend Powderhall Grounds at Edinburgh." And the worst of it all is, that the complainant happens to be a Scotsman himself. When he went to Oldham, he says, "They could not do enough for me. Everywhere I went the hand of friendship was extended to me, and they made my visit comfortable. What a difference here in Edinburgh! What I should like to know is, why they let our dog run in the first heat at all." So should we.

W. H. M. C. (Port Talbot).—A pawnbroker need not give up stolen property unless the thief was convicted, and the Court ordered the property to be returned to the true owner. It is hard lines to have to pay to obtain your own coat, but it would also be rough on the pawnbroker to lose money he had innocently lent in the ordinary course of business.

P. P. (Camberwell).—If a person drawing the Old Age Pension enters the infirmary, the guardians are entitled to the pension in part payment of maintenance, but as the money was handed to you, and you spent it before it was claimed by the authorities, we do not think you are liable. Fight it out.

W. B. (Rickmansworth) raises a curious question: What becomes of all the money contributed to help on Home Rule? Surely this ought to be addressed to Mr. Redmond, rather than to us. Besides, it is almost a penal offence nowadays to enquire about the expenditure of any Party funds.

E. J. P. (Wealdstone).—By paying a shilling at Somerset House you can inspect the file of the company; this will show you the capital, names and addresses of its officers and shareholders, and, if a public company its last balance sheet. Just as well to ascertain whether it has sufficient to pay your salary before entering its employ.

SOME DOG BISCUIT MANUFACTURERS send us a circular suggesting the formation of a League to band together all dogs which actually have saved life, or whose sagacity has helped in the saving of life. That sounds all very nice, and we can imagine the pride with which a nice Newfoundland dog would go about with his medals and decorations adorning his breast when engaged in a rat hunt. But the dog-biscuit people propose nothing of the kind. They want "to recognise such meritorious conduct by presenting to the *owner of the dog* a solid silver shield mounted on oak," mentioning its career. Meanwhile we are requested to give particulars of any dogs we may consider eligible for membership of this syndicate. We can think of one only at the moment—the sweet little chap on our cover.

"SMALL TRADER" (Evesham).—We are sorry your local authorities should be so tyrannical as to threaten to take proceedings unless you close your shop on Sundays. The maximum penalty for Sunday trading is 5s. for each offence. It is high time the Act was repealed.

B. P. H. B. (South Hampstead) asks if he may be respectfully permitted to suggest Jane Ann taking a long holiday and forgetting to come back. We are not usually in the habit of attaching respect to our permissions, but we will have a word with Jim Crow on the subject of the honeymoon.

A. H. B. — You are not liable for your deceased sister's debts unless you have property which belonged to her. The debt collector is only bluffing.

"ONCE A WORKER" says that "In the Y.M.C.A. Club in Glasgow they make eight maids do 193 bedrooms for £1 1s. 8d. a month, and if they find a little fault with you they put you away with a half-hour notice. Of course, they give you your pay, but it is very hard on a girl when she has no home to go to. And for the night porters. Poor fellows, they got to work 12 hours a night for 7 nights a week and they run at 84 hours a week without a night off for a fortnight. For that they paids run at one porter 25s., two porter 24s., and three porter 12s. a week, without food or bed, and they call they self Christian Mission." Rather commercial Christians, aren't they?

J. F. O. (Walsall), tells us about "another octopus dividend-snatching concern," as he calls the South Staffordshire Water Works Co. "A man has just been thrown on the scrap-heap after nearly 30 years' faithful service, and, according to information, there are other veterans to follow. This man was discharged without a stain on his character simply because they are cutting down expenses." We really do not see why this unfortunate Company should be blamed for not keeping up a larger staff than it requires. But, at the same time, we think they should have already made provision for pensions to their old servants. If the Insurance Act were not a very bad joke, the veterans of industry would have no cause to regret their dismissal. As it is, men drive engines for 24 hours at a stretch at the week end, 7 a.m. Sunday till 7 a.m. Monday, at scandalously sweated wages.

H. S. M. (Chelmsford).—Having accepted half-wages (which is all you are entitled to under the Workmen's Compensation Act), you cannot in addition sue the firm for damages for your injuries. You seem slightly avaricious.

A. E. F. (Harlesden).—We are going thoroughly into the question of Conscription for emigrants to Australia, and you may expect a very warm article about it soon.

B. D. (Chelsea).—You are not legally compelled to support your sister; the allowance is therefore a voluntary one, and you cannot claim rebate of income-tax on such allowances. In view, however, of the fact that, if you did not do so, the public would have to maintain her, it is about time the law was amended.

"PRACTICAL PORK BUTCHER."—We are not surprised that Co-operative Societies cut you out by selling English meat at foreign prices, while you are selling transpontine pigs at the best English prices. In any case, as we have said very often before, there is nothing to criticise either in an individual or even a Co-operative Society publishing advertisements definitely stating what they propose to give, and what they require. If people do not want the jobs at the prices, they can go out and whistle.

"PLOUGH" (Clapham Junction).—If a man enters the infirmary, the Poor Law authorities can claim the cost of his maintenance. This is fair. Why complain?

F.N.D. (Bradford) sends us a postcard received, by a brewery for which he travels, from a Mr. Emil Plessner, of Berlin, a dealer in malt culms and brewery grains—and on the front of the card we behold the famous bulldog and the counterfeit presentment of John Bull which at present adorns our cover. We have no particular objection, but we do not like being called a "Drucksache"!

J. J. C. T. (Islington).—As you paid the man to mind your cycle, he is liable for its loss. Sue for its value in the County Court.

F. E. M. (Holloway) tells us of "cruel frauds on young men trying to get an honest living." It appears that a certain firm in London employs men to distribute samples at 18s. a week. But the firm does not mention that there is a fine of £1 for giving samples to any girl under 20. F. E. M. innocently gave a sample to a girl of 18, who looked at least 20, and he therefore has to work a week and forfeit 2s. besides. There is also a fine of 10s. for employees who do not keep their Insurance cards properly stamped.

B. P. T. (Sydenham).—You should apply for a provisional patent for your invention. You can obtain full particulars as to the procedure from the Patent Office, Southampton Buildings, W.C.

A. H. D. (Sydenham) wants our opinion on his being refused a job because he is over 40. He has since obtained work on a Scotch crane 140 ft. above street-level, and is perfectly fit. What fools some of these employers are—at any rate, in the opinion of the working-classes.

W. J. H. (Hornsey Rise).—From what you say, the man appears to be endeavouring to extort an excessive amount for the work he did. Fight the case out. If you do not think your solicitor is capable of conducting it, employ counsel.

W. S. (Exeter).—You are hypercritical. It is quite possible for our competition to be "new and original" and at the same time to differ from any other competition "of a similar nature." The scheme consists of a species of competition having for its foundation the building up of sentences from given words; but we differ from all others in our method of selecting such words, as well as of judging the coupons.

Our "Bullets" are conducted as straight as a gun. Page 517.

C. H. (Eltham).—If you had read the announcements you would have seen that the result of our first "Bullets" Competition will be published next week. It has caught on.

"PROTESTANT ALLIANCE READER" says Jim Crow's "Faith" is as big as a bit of mustard-seed. But he never eats mustard, and we have never yet seen him move mountains. He is too much excited about the Balkan war to discuss theology, otherwise he would want to know why a Protestant is so much concerned over the godliness of a Catholic.

B. B. (Stoke-on-Trent).—As your husband has divorced you and gone to Canada, there are no means by which you can compel him to give you news of the children. Your uncle could not be legally compelled to support you, so the allowance he has promised is merely voluntary, and he could discontinue it at any time unless you could get him to sign a binding deed.

C. M. (N.W. Rhodesia) says a fund was got up to look after the graves of our soldiers who fell in the Boer war. If so, what is being done with the money, as we hear of many neglected graves on the veldt? If there is no fund, we should prefer spending money on the living poor rather than on useless memorials to the gallant dead.

F. B. (Winchfield).—An indoor servant can be summarily dismissed on payment of wages in lieu of notice, but cannot claim board wages.

J. F. (Stalybridge) enquires regarding "Union Transit" (26, South Castle Street, Liverpool), advertisers of jobs in Canada.

"TUBE GUARD" (Tottenham).—If your agreement with the Gas Company provided that you were to make good any damage, you must pay the shilling demanded for the lock. Gas companies take full advantage of their monopoly.

"ONE WHO KNOWS A LITTLE."—Did you really think we should publish your charges when you do not give your name or any evidence?

H. C. (Swansea).—If a person orders goods and agrees to pay on or before delivery, you can tender the articles, but need not deliver until paid. After such tender you can sue in the County Court for the agreed price.

E. M. S. (Cheltenham).—Yes, it was funny of Mr. Masterman to make a speech on the Insurance Act and say that "this year would be memorable so long as the nation endured." He probably meant "so long as the nation endured the tax."

"GERMANIA" (Oldham).—Your position having changed since the Court ordered you to pay the debt by weekly instalments of 10s., you can apply to have the amount of the instalments reduced. Give such money-lenders a wide berth in future.

"A CHRISTIAN."—We agree that guardians should offer their own bodies to be dissected before sending those of unclaimed paupers to the Cambridge Medical School.

T. B. (Earl's Court).—Why should not ladies blow kisses to their vicar? There is nothing scandalous in that, and he may have deserved all he got.

"CYMRO" (Glamoragn).—The personal representative of a deceased person can recover all debts due to the estate. Why desire to evade an obligation?

"BLUNDERBUS."—What a thing to bet about! "Abnormally large" is certainly a correct expression if you are referring to something larger than the normal size. You might just as well ask us about "extraordinarily stupid." In future we shall decline to deal with fancy bets, which are not of general interest. Why not bet about the Cambridgeshire or the Turks if you want to lose your money?

A. B. (Chatham).—Under the present law, it is almost impossible for a poor person to obtain a divorce, but if you can show that you are not worth £25 you can sue in *forma pauperis*, when the proceedings would cost only a nominal amount. You would have, however, to accomplish the Herculean task of finding a solicitor who would act for you without payment, and also obtain a certificate from a barrister stating that you have good ground for action.

"SCRUTATOR" thinks the six Powers have behaved shabbily about the Chinese loan, and that the Foreign Office ought not to belittle it, now that Mr. Crisp has got his business through. But when has the Foreign Office ever behaved otherwise than shabbily?

"HARD LINES" (Gloucester).—Agreements in restraint of trade are binding, and are enforced by the Courts, provided the terms are reasonable—that is to say, if the restrictions are not wider than is necessary for the master's reasonable protection. Each case must depend on its own merits. A clause preventing a traveller from engaging in a similar trade in two counties for five years might be enforced.

Mrs. D. (Isle of Man) says mug is the accepted term in India for a Chittagonian cook. That does not make it any the less funny.

J. D. (Stafford).—The shipping company could have forfeited the whole of your deposit on your passage to Australia. Messrs. Cook and Son, therefore, did well to get it back for you, less 10 per cent. We doubt the wisdom of your changing your mind, but trust you will do as well as you hope in Canada. Remember our warnings.

CAPTAIN G. C reports that a Scarborough passenger steamer went ashore on very dangerous rocks, and if the sea had not been as oil, all the 400 passengers must have been drowned, as there were only two boats and it took twenty minutes to get one into the water. Evidently the Board of Trade is waking up very slowly. Perhaps it is waiting for the election of the Speaker of the Irish House of Commons.

Y. Z. (Oxford).—A judgment of the High Court remains in force for twelve years. Time heals most things.

J. C. (Chelsea) informs us that a 1st return ticket between Sloane Square and Charing Cross or the Temple by District Railway costs precisely the same as two singles. How very useful!

G. W. (Glasgow).—We would answer if we could find a translator, but the Scottish language is beyond us, particularly when it is very broad. However, we will quote your introit to encourage our friends beyond the border: "Of all the posers that ever posed atween the sublim an ridiculious, sburely Lauder of Lauderdale should take the first biscuit." Hoots! mon.

E. L. J. (Kiltimagh).—Why send so many letters to tell us that someone has been drinking gin with his porter, and that he feels as though he had been thrown out of hell as useless? As though we cared!

F. N. (Great Yarmouth).—Neither are we amused by the discussion whether it is better to save a dog or a husband in case of fire. It depends so much on the husband.

A. H. O. (Southampton) seems to deny that deaf and dumb children can laugh. They certainly would if they read his letter.

"READING" (Bayswater).—A monthly service contract can be determined at any time by a month's notice on either side, given at any time—not necessarily on the same day of the month as the engagement commenced.

F. E. (Byfleet).—We fear we do not know of any sporting solicitor who would take up a case on spec'.

"A HACKNEY BULLITE" writes: "If it is necessary to close picture shows on Sundays, why not also close churches and chapels and Salvation Army on Sunday? From Monday to Saturday is quite long enough for organists, parsons, ministers, choir-masters, vergers, caretakers, etc., to work as well as other people."

L. A. (London, S.W.) objects to any sort of *entente cordiale* with Germany on the ground that she has always been treacherous. She pretended to be great friends with Austria and induced her to join in attacking Denmark, thereby proving the superiority of Prussian breechloaders over Austrian muzzle-loaders. Seven years of immense preparations followed, and then Prussia suddenly egged on Italy to attack Austria, allowed Italy to be defeated (as she always is), and then proceeded to win the seven weeks' war against Austria, thereby paving the way for the conquest of France. Yes, but if we keep our powder dry, there is no reason why we should not remain on polite terms with the Germans.

"SOMERSET" (Cheltenham).—In the absence of any agreement as to notice, a commercial traveller's contract must be determined according to the custom of the particular trade. It is usually three months.

"SEFCO" (Sowerby Bridge).—When the lady throws a flat iron at you, you must not retaliate. You can take out a summons for assault—or fire one of our "Bullets" at her. She would probably be so struck with the idea that she would join you in friendly rivalry for a prize.

M. G. (Southfields).—We are sorry your valuable bracelet was lost in the post, but as you did not register it you have no claim against the Post Office.

C. W. S. (Folkestone).—We have before criticised the Provident Legal Accident Society, which charges 1d. a year for membership and various commissions for free legal advice (postage only), claims for accidents, cheaper insurance (on the remarkable ground that the Society represents the leading insurance companies), and the collection of members' debts. It sounds a very busy society. But the phrase "Legal accident" tickles us. There are so many accidents at law.

J. B. (Liskeard).—Governments never disgorge, so you are unlikely to get anything back even if the Insurance Act is repealed.

"CLEETHORPES" enlarges upon our remarks *re* "Ocean Shylocks." On reaching Bombay the six white men on the forecastle received 10 rupees pocket money and a credit of 15 rupees with the tailor; at Karachi the skipper gave them 7 rupees and a credit of 10 with the tailor. Supposing a man wants nothing from the tailor, he can have his 15 rupees' credit discounted for 10. Our correspondent alleges that the skipper and the tailor then share the profit. He has also much to say about boat-drills. These drills are usually done with small boats instead of life-boats. On one occasion, however, there was a call from a ship in distress in the Mediterranean. Here is his description: "Throwing off the boat's cover, unshipping strongback, letting go gripes, etc., passing the boat's falls to those who were to pull on them, we soon found the boat could not be lifted off the chockes. The Chips brought his maule to free the chockes, the result was the life-boat's keel was ripped from the boat's bottom. She was useless. We then got the port boat ready with better results, but not much. The vessel who we were standing by had their own boat out and brought their own crew, 25 in all, aboard us. Just suppose it was night and we required those boats!"

H. T. R. (Peckham).—If you get the "bums" in, you must of course pay the expenses. If the bailiff agreed not to leave a man constantly in your house provided you gave him "walking possession" and consented to pay all expenses, you are bound by such agreement.

"CAUSAM JUSTITIÆ" complains of her treatment as a kitchen maid in one of the Lipton restaurants. We are, however, assured that the hours of such employees start at 8 o'clock, when a meal is served; then comes a rest from 10.30 to 11.30, with a similar rest from 3.30 to 4. Those employees who arrive at 9 o'clock start with a meal, with another one between 2.30 and 3.30, and 6.30 and 7.30, so that they really have three meals a day and two breaks not exceeding an hour each.

E. B. D'A. (East Sheen).—We never heard of "Mr. Lloyd George's address on Chivalry in Politics bound in a portion of the skirt torn off a Suffragette at Llanysetc." Books used to be bound in human skin at the time of the Revolution.

T. B. B. B. (Shepherd's Bush).—One pound a week during total incapacity is the most you are entitled to under the Workmen's Compensation Act; you have to pay your own doctor's bill. If you do not consider the provisions of the Act adequate, place your views before the Labour M.P's.

A. STAPLETON (Southampton).—Will you please send us your full address?

(A number of replies are held over.)

THE PELMAN SCHOOL.

On another page will be found an unique announcement by this enterprising and world-renowned institution. It boldly invites any of its past or present students to send direct to us his or her opinion of the "treatment," and we are to be at liberty to select such of the letters as we like, whether favourable or otherwise, for publication. We do not expect that there will be many in the latter category. We long ago satisfied ourselves that the School's system is based upon sound, scientific lines, and did not hesitate to say so. But if there were any doubt on the point, it would assuredly be set at rest by the remarkable volume of testimony which the School has received. Personally, we are happy to say that, up to the present, manifold as have been our losses, we have kept our memory, but the moment it shows signs of failing, we are off to Wenham House! Under a Business Government, the Pelman School system would become a part of our national education. In the meantime, any of our readers who have not had particulars of the Course should send to the Secretary for a free copy of the "Pelman Magazine," which is the title given to the prospectus issued by the School.

Facing our "Bullets" is a pleasant task. Look at page 517.

DRAMA OF TO-DAY.

By M. Clement Scott.

"THE TURNING POINT."

Before all things, Henry Kistemaecker's play is written for a woman! The whole burden of the drama rests on the shoulders of Monique Felt, and it was the superb acting of Marthe Brandés, who created this character at the Porte St. Martin, which set *tout Paris* agog with the magnificence of "La Flambée." It is true that Camille Dumény, the celebrated French actor, appeared in the part of Lieutenant-Colonel Pierre Felt, but it was the beautiful-voiced artiste Brandés who scored the highest points in Kistemaecker's work. At the St. James's, the translation of "La Flambée" has been done by Peter le Marchant, who has stuck pretty literally to the foreign text; therefore in the English, as well as in the French, it is the woman who dominates every scene. The play is fine in scheme, its interest is wholly absorbing, it is admirably written—but alas, Miss Ethel Irving does not even *begin* to understand the complex nature of Madame Felt, the wife of Pierre. Miss Irving does not touch one note that rings true, her spasms of emotion, the extraordinary methods she resorts to for producing effects of the most unnatural kind, never arouse a spark or tittle of curiosity in your mind. Monique Felt may have a husband, she may want to be divorced from him to marry another man, she may have a dozen lovers if she wants to, but the character of Madame Felt here, in London, is so misunderstood that you don't care a rap what she does. It is for this reason, then, that the whole bag of tricks falls to the ground at the St. James's. Given the right woman, what a triumph it would have been for George Alexander!—but if the pivot on which the entire play relies doesn't work, then the whole *raison d'etre* of the theme is lost. Sir George Alexander acts with patient restraint as Lieutenant-Colonel Felt. What else is possible?—the lady is so furiously vehement at one second and so almost inaudible the next, that all poor Alexander can do is to remain quiet and let his wife "take the floor." It was quite refreshing to get something like a good bit of acting between Godfrey Tearle and Sir George in the last scene, but even then you had the feeling that their quarrel was needless and the subject of it not worth having words about. What a pity. Such splendid material wasted!

BULL'S EYES.

Notes of Interrogation:—

Doesn't Lloyd George know that land is not always suitable for "building" on?

Wouldn't "decimal parliaments" become "vulgar fractions"?

Won't the Balkan States be "fed-up" with Turkey by Christmas?

Is a suffragette national hunger-strike "The Only Weigh"?

Are they calling it local "hop-shun" in Scotland?

Will the new stamp "stick" better than the old?

Has the visit of the Bishop of the Falkland Islands resulted in a "poor return"?

Isn't the celluloid danger one of burning importance?

Can you mould a Bullet? (See page 517.)

Old newspapers are imported to China and used as carpets. There are some we wouldn't wipe our boots on.

A St. Louis woman complains that her husband pelted her with money. Too much of a good thing.

A Texas resident has a cast-iron set of false teeth. It is a cast-iron digestion we are looking for.

A New York man claims £1,200 damages against a restaurant-keeper for serving him with a bad egg. If he wins, we can hear him murmuring, "Good egg."

Nearly a quarter of a million is said to be lost through 'bus and tram bilkers. A "fare" swindle.

"Nettle" strikes us as a poor name for a racehorse; backers must be chary of touching it.

L.C.C. school children are to have their flea-bites counted and classified. What a pity that there is already a malady called phlebitis!

Will the Ulster Oath dam Home Rule?

If, as is stated, skirts are to be worn fuller, the fashionable woman must relinquish all hope of ever sitting down.

At a London police-station a woman applied for a constable to "stand by" while she gave her cook notice. The servant was evidently not of an "easy-going" disposition.

An Experienced Chauffeur.

Nervous Indigestion, Constipation—

Ten times better off, and able to do anything, is the happy condition of Mr. E. Woodford since Phosferine released him from the paralysing grip of nervous disorders. In place of the days overshadowed by nervous fatigue, doubts, despondency, and indigestion, Phosferine has braced him with a surge of energy and given him that *contented mind* and confidence which comes from feeling *sure* of being self-supporting—sure of being able to *use all his powers* to earn a livelihood. So deep-seated, so long-established was Mr. Woodford's nervous exhaustion and overstrain, that the *immediate* relief effected by the first few doses of Phosferine, and his *complete* recovery in almost three weeks, has convinced him his sufferings could have been *prevented* by an earlier use of the tonic. It was by no chance, no accident, that Phosferine enabled this experienced chauffeur to enjoy sound sleep and wholesome food so speedily, for the tonic started the *feeble, inactive nerve centres working again*, and made them able to generate all the energy needed to prevent work becoming too toilsome and exhausting.

Most Skilfully Cured.

Mr. E. Woodford, 17, Nelson Street, London Road, Leicester, writes:—"I am very pleased indeed with the result of taking Phosferine. Overwork and constant strain caused me to get run down. I always felt tired, got constipated, meal time I absolutely dreaded, it meant a constant recurrence of the sharp stabbing chest pains and discomfort that usually attends this complaint. My nerves were unstrung, and, in fact, my whole system was preyed upon by a succession of troubles. Being a chauffeur, which, of all work, demands fitness, my disordered health naturally was a source of much anxiety. I determined to give Phosferine a trial, and the improvement I *immediately* obtained induced me to keep on with it. Now I look *ten times as well* as I did a month ago, and *feel as well as I look*. Since taking Phosferine my nerves have become steady and sure, whether tackling the heavy London traffic or rushing along the country roads, and my indigestion and other troubles have wholly disappeared."—May 17th, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA	MATERNITY WEAKNESS	INFLUENZA
RHEUMATISM	NERVOUS HEADACHES	HYSTERIA
BRAIN-FAG	SLEEPLESSNESS	EXHAUSTION
LASSITUDE	PREMATURE DECAY	MALARIA
INDIGESTION	ANAEMIA NEURITIS	NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

The Royal Tonic.

Phosferine has been supplied by Royal Commands to

The Royal Family
H.I.M. The Empress of Russia
H.I.M. The Dowager Empress of Russia
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size

BULLETS! BULLETS!!

PRIZES AGAIN INCREASED!

Our new competition is proving very popular with our readers and once again we are enabled to augment our prize list. YOU send the Bullet: WE send the cash.

THE JUDGING.

Many of these competitions are hastily or carelessly judged, and numerous good coupons are overlooked. **Every BULLETS Coupon will be read slowly and carefully by our special staff of adjudicators of the highest ability,** after which all the coupons will be read a second time, and just as much time and trouble will be devoted to the second reading as to the first. By this means it is practically impossible for any coupon to be overlooked.

"JOHN BULL" guarantees the following magnificent Prizes for BULLETS:—

First Prize - - £135!

2nd Prize £10 - 3rd Prize £5

Four £2 10s. Prizes.

AND A LARGE NUMBER OF £1 AND 10s. PRIZES.

We shall also give

500 OTHER HANDSOME PRIZES!

BULLETS CAN ONLY BE CONSTRUCTED FROM THESE 40 EXAMPLES:—

MONTENEGRO
ASTON VILLA
THE CABINET
SIR EDWARD CARSON
MAKES ME LAUGH
MRS. BULL
TELEPHONE
CITY CLERK
QUEEN MARY
BEFORE MARRIAGE
AUTUMN SALES
BRITISH FLEET
AVIATOR
INSURANCE STAMPS
FOGGY DAY
MUSIC HALL
TITANIC REPORT
BIG FIGHT
HER OWN WAY
SOMETHING FOR NOTHING
MY PET AVERSION
MONEY
MRS. HENPECKER
BROKEN OFF
RUSSIA
REGENT STREET
PET DOG
CHRISTABEL PANKHURST
BOOKMAKER
DAIRY MAID
HARD TIMES
EARLY CLOSING
SAYING NO
CHEAP CIGAR
BRIDGET
BAD TEMPER
GOLDEN MAXIM
CAN'T RESIST
FATHER
TERRIBLE SHOCK

THE RESULT OF OUR FIRST BULLETS COMPETITION WILL BE ANNOUNCED IN OUR NEXT ISSUE.

HOW TO MAKE YOUR BULLETS.

First choose any one of our forty examples. Then give two or three words having some bearing on the example chosen. The initial letters of the FIRST and LAST word selected MUST begin with ANY OF THE LETTERS in the example chosen. If three words are selected any word can be used as the middle word.

For instance, if you take the example "INSURANCE STAMPS," and choose the letters "M" and "N," using the word "Licking" as the middle word, you can form the BULLET, "MUCH LICKING NECESSARY." Or from the example, "SIR EDWARD CARSON" the BULLET "RENOWNED COUNSEL" can be formed. Again, if you take the example "AUTUMN SALES," using the letter "M" as initial letter for both the first and last word, you can form the BULLET "MAKES WOMEN MILITANT."

Now you see how very simple and fascinating this competition is.

SO SEND IN YOUR COUPONS NOW.

Competitors can send in two BULLETS on one coupon for sixpence, but if both coupons are used a postal order for one shilling must be sent.

BULLETS CAN ONLY BE CONSTRUCTED FROM ONE OF THE FORTY ABOVE EXAMPLES.

Closing date, Wednesday, Oct. 23rd.

Example .....

Bullet .....

Example .....

Bullet .....

(3) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.

Closing date, Wednesday, Oct. 23rd.

Example .....

Bullet .....

Example .....

Bullet .....

(3) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

IF BOTH COUPONS ARE USED A POSTAL ORDER FOR 1/- MUST BE SENT.

The ink will not run if the coupon is slightly warmed before being used.

Envelopes should be marked "BULLETS, No. 3," "John Bull," Long Acre, London, W.C.

RULES (which must be strictly adhered to).

1. The First Prize will be awarded for what, in the opinion of the Editor, assisted by a competent staff of adjudicators, is the best Bullet received, and the other prizes in order of merit. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on this page, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL, and crossed & Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons Stamps will not be accepted.

4. Coupons must not be cut or defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Wednesday, October 23rd.

6. The Editor undertakes that every Bullet reaching him shall receive careful consideration by a competent staff; but the Editor will not hold himself responsible for coupons lost or mislaid.

7. No correspondence can be entered into concerning this competition.

8. The Editor's decision on all matters concerning this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

THE RESULT OF THIS COMPETITION WILL BE ANNOUNCED IN OUR ISSUE DATED NOVEMBER 9th, 1912, AND CHEQUES WILL BE SENT THE SAME DAY.

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

(For City Notes and Financial Letter-Box, see pages 520 and 522.)

The Balkan crisis has been the excuse rather than the real reason for the severe demoralisation that has prevailed in the Stock Markets during the last week, which has indeed proved a veritable "black week." The real trouble was the overloaded state of the "Bull" account on the Paris and Berlin Bourses, owing to which large blocks of stocks were sacrificed regardless of value in London and New York. The result has been a severe break in quotations, which has affected every market without exception, the heaviest falls being in *Tintos, Canadian Rails, Perus, South Africans*, and some *Oil shares*. The settlement has so far passed off without casualties, although some of the members had to be helped over. Any favourable change in the Balkan situation would have a magic effect on those markets which have been most severely depressed during the panic.

Paris Panic Upsets Tintos and other Copper Shares.

Panics are too unreasoning in character to take account of other developments, of however favourable a character, as the copper share market has discovered to its cost. The position of copper itself continues very satisfactory, and consumption is gradually outstripping production, so that the leading copper-mining companies are now doing very well. The cataclysm on the Paris Bourse has, however, overwhelmed *Rio Tintos*, and brought down a number of other shares with them. The *Nigerian* tin market has had its own special trouble in the shape of Mr. Rumbold's very disheartening report upon the Jemaa lode, which has quite knocked *Anglo-Continental* shares on the head, and affected a large number of others. The report confirms the view expressed by me time and again that no notice should be taken of the favourable unofficial rumours which were occasionally put into circulation; but, at the same time, it may be asked, why was not a cabled summary of the report published at once in order to put shareholders and the market out of their suspense? In any case, Mr. Rumbold's report would seem to make it clear that the Nigerian tinfield will never be anything more than an alluvial deposit.

South African Market Depressed by Continental Realisations—Satisfactory Transvaal Gold Output.

These are not ordinary times, and, apart altogether from the Balkan crisis, the chief trouble is that of the market position. Paris and Berlin had been piling up speculative engagements very recklessly, and when the bolt came from the blue in connection with the Balkan trouble, they had to throw overboard all realisable stocks, amongst them more particularly Kaffirs, Rhodesians and Diamonds. London had, of course, to bear the brunt, and the jobbers, and also the great South African houses, naturally put the prices down when this avalanche came. Hence a general decline in Kaffirs, amongst which on the pay-day *Central Mining* were more particularly depressed, as they are a special favourite in Paris. The intrinsic position is all right, as is proved by the September gold output of the Transvaal, which amounts to 747,893 ounces of gold, as against 764,737 ounces for August; but as September had two working days less, there is actually an increase of 261 ounces in the daily production, while the native labour supply has also commenced to increase. *Rhodesians* have taken their cue from Kaffirs, and there is a general decline. Whenever Kaffirs rise, Rhodesians will advance sharply, and those who can afford to hold them will see them grow into money again. Diamond shares, notwithstanding excellent dividends, are also lower, but the demand for the glittering stones is as good as ever, and with such excellent dividends and dividend prospects as the *De Beers, Premier* and *Jagersfontein* have, they should very soon again rise to a higher level.

Americans Stand their Ground Well.

It goes without saying that the *débâcle* caused by the Balkan trouble has also reacted upon the *American* market. These stocks are largely held on the Continent, and, in order to obtain the needful to meet other pressing engagements, operators have had to sacrifice their Americans. The New York pools have taken these stocks readily, although at lower levels, thus evincing their confidence in the fact that intrinsic merit must tell in the long run. The Government crop report fully confirms all the favourable anticipations, and American farmers will find a splendid market for their grain in Europe, especially in view of the disturbance in the Black Sea grain trade caused by the Balkan War. The *Steel Corporation* also deserves a good word, in view of the excellent monthly statement of unfilled tonnage. *Louisville* stockholders are being given a splendid bonus in connection with the new capital issue. Every now and then there are rumours of a *Reading* segregation scheme, but it has been so long in coming that when it actually arrives it will probably be a case of the "shepherd and the wolf."

Miscellaneous Department Well Held.

The Miscellaneous market can thank its lucky star that it is not dependent upon the Continent for guidance or support. As a result, this department has held up very well against the effects of the panic, despite a certain amount of selling locally in order to meet engagements in other directions. Shipping stocks have oscillated a good deal, notably *P. and O. Deferred, Royal Mail, Cunard*, and *Furness Withy*, but that is easily understandable, in view of the dislocation of the Black Sea traffic caused by recent events, and also of the belief that freights have reached the top notch. I still think that *Cunards* and *Furness Withys* are the pick of the shipping bunch. My readers will remember that in the issue of September 21st it was announced that another large shipping deal was on the tapis, namely, that the Royal Mail were about to purchase the Nelson Line; and I now hear of negotiations between the former Company and Furness Withy, who run and manage the Houlder Line, with a view to absorption. If the scheme goes through, the whole of the meat carrying trade from the River Plate to England will be in the hands of the Royal Mail. This may account for the quiet buying of Houlder Line preference shares which has been taking place for some time past. I also think well of the leading iron and steel shares from the investment point of view, while the war developments must be bringing a lot of grist to the mills of the armament companies, such as *Vickers* and *Armstrongs*. I am gratified to see that *Marconis* are showing greater backbone, and it is certainly very unfair to the Company that political capital should be made out of its contract with the Post Office, while, as regards competing systems, it should be remembered that possession is nine points of the law, and that the *Marconi Company* have at present complete possession of the field. *Associated Cements* have sobered down after the meeting, which was favourable enough, but which gave the signal for realisations on the part of professional operators. The *Hudson's Bay* half-yearly land sales indicate considerable profits for the Company; nevertheless, the shares have not escaped the effects of the general depression.

Oil Share Market Offers the Greatest Resistance—Intrinsic Conditions Excellent.

At a time when there has been a great deal of speculation in other shares, it is natural that the Oil share market should also be affected, and there has been a good deal of forced Continental selling in order to protect stocks which were not realisable in Paris or Berlin. That is chiefly the reason why Shell Transport and other Continental favourites have declined, but there has been no unreasonable fall such as has occurred in many other speculative markets, and no doubt a sharp recovery will come about. The truth is that oil is wanted more than ever now, as is proved by the fact that Russian Petroleum Importing Companies have announced an advance of 5s. per ton in the price of lubricating oil for delivery over the next twelve months. From Scotland similar advices come to hand. *Ural Caspians*, as usual, are some of the weakest shares. There has also been a certain amount of liquidation in *Red Seas*. Paris, of course, was a seller of its favourites. In the Maikop Oilfield group the latest news is that the output of *Black Sea Oilfields* and *Maikop Oil Producers* is now increasing, and that the *Maikop Victory* will enlarge its output from next week. *Premier Oil and Pipe Line* have been fairly steady under the circumstances. *Mexican Eagles* have also reacted with the general tendency, but these will probably recover again, as this company is practically the largest producer now—in fact, the whole Mexican Oilfield is making great progress. It should not be forgotten, with regard to the relapse in Oil shares, that a considerable Bull account was open in Amsterdam.

"Bullets"—Our first prize distribution next week.

IF YOU WISH TO PROFIT BY

THE COMING OIL BOOM

You can only do so by a selection of such securities as offer the tangible factors of

Security, Income, Probabilities of Improved Value,

and, in view of the numerous "wild cats" which are coming into existence every week, the cautious investor will do well to study the detailed analysis of the constitution, history and :: prospects of the various concerns dealt with in the ::

OIL MARKET RECORD,

To be obtained GRATIS and POST FREE from

THE OIL AND GENERAL SHARE EXCHANGE,

38, FINSBURY PAVEMENT, LONDON, E.C.

Telegraphic Address:
"Oleogensha, Ave, London."

Telegrams:
London Wall 3873.

The **OIL AND GENERAL SHARE EXCHANGE** has been established to facilitate direct dealings between buyers and sellers, free of commission, and at nett prices

FOR GENUINE DELIVERY ONLY.

No "cover," "margin," or other purely speculative or gambling transactions are undertaken, but clients have the advantage of acquiring holdings on our

PARTIAL PAYMENT PLAN.

whereby settlement can be completed by instalments, any balance being provided by the Exchange, who charge interest for the accommodation at a figure about one per cent. above the current bank rate.

The following coupon may be used by those desiring further information.

To the SECRETARY,
OIL AND GENERAL SHARE EXCHANGE,
38, Finsbury Pavement, London, E.C.

Please let me have the "Oil Market Record," together with any special recommendations.

*Name (Mr., Mrs. or Miss)*_____

*Address*_____

CITY NOTES.

(For Financial and Insurance Letter Box, see page 522.)

Halls' Wine.

We understand that the recent issue of Stephen Smith and Company, proprietors of Halls' Wine and Keystone Burgundy, resulted in a subscription of several thousand pounds above the amount required, the bulk of the applications coming from the retail customers of the firm. In view of the strong position revealed by the last balance-sheet and the extended area of the proprietary—coupled with the additional publicity incidental to the issue—we think the Cumulative and Participating Preference shares of Stephen Smith and Company one of the picks of the industrial market.

Pring and Thompson Process.

We make no excuse for referring again to this remarkable undertaking. To be able to reproduce such a picture as Rembrandt's "Girl at the Window" with such fidelity that an eminent critic, after a prolonged examination, could only remark, "Well, if it *is* a copy, it must have been done by Rembrandt's own hand," is no mean triumph, and we are not surprised to learn that the 8 per cent. preference shares, which we so strongly recommended in July last, have already got their dividend in hand for the next three years. If you want an "old master" or any other real work of art, write to the Secretary, Pring and Thompson Process, Ltd., 2, Norfolk Street, Strand, London, W.C., and if you want a good investment write to Wade's Consolidated Trusts, Ltd., 1, Broad Street Buildings, E.C., who are the financial sponsors of the Company.

A Difficult Job.

At the inquest held on the victim of what is known as the Taxi Tragedy the will of the accused, Edward Hopwood, was read. It contained the following passage:

> "My copyright of the prospectus now amongst my papers at the Victoria Hotel, Manchester, I bequeath to my son Thomas."

Even the ingenuity of Mr. Lloyd George would be taxed to assess the Death Duty to be paid on this legacy.

Anglo-Continental Tin.

The fat is now in the fire. According to Mr. Rumbold, the company's consulting engineer, every statement made last spring concerning the wonderful "finds" on the company's properties, and consequently, every estimate based thereon, was absolutely fictitious. The rig of the shares to nearly £8 was a scandalous proceeding on the part of insiders, and we have not done with them. Next week we shall draw aside the veil which at present shields some very sordid transactions.

A Case in Point.

We referred last week to the curious attitude assumed by gamblers in stocks and shares. Here is a case in point. Mr. Charles Diamond—whose own financial swans have had the misfortune to turn out geese—has issued a circular in which he states the following facts:—

1. He bought shares in a certain company at 10s.
2. The quotation is now 5s. discount.
3. He is agitating for the election of independent directors and a committee of shareholders.
4. And he means to get it.

Mr. Diamond makes no allegation against the directors of the company; he does not state that he knew anything about the concern when he bought his shares, or that he was misled in any way by any representations made to him at the time he became a shareholder. He appears to be stirring up strife merely becase he gave 30s. for something for which no one will now pay him more than 15s. Mr. Diamond does not appear to have laid to heart the maxim *Caveat Emptor*.

Another Rubber Frost.

The liquidation of the Pacaya Rubber and Produce Company, which is only nominally under compulsory winding-up, has advanced another stage, and the liquidator reports that he has received in all £1,412, during the past six months for distribution amongst creditors "less costs of liquidation." This is the company floated during the Rubber Boom of 1910, the prospectus of which estimated that for the first year its net profits would amount to £40,000; for 1911 £60,000, and for 1912 £75,000. The board of directors included the Rt. Hon. Lord Tenterden, Sir Henry E. Dering, and Sir Thomas Pile, worthy gentlemen, no doubt, but we fancy their acquaintance with rubber has been mainly confined to scoring one or two at bridge or whist.

Killing Business.

We have already commented on the lack of oversight which characterises the recent new Rules of the Stock Exchange in regard to the scale of commissions. The following is a typical letter from an investor:—

> As a humble member of the public, and one in the habit of constant dealings, I approach with cap in hand the lords of the Stock Exchange. Some time since, onerous new rules were made practically doubling commissions. Numerous other investors besides myself were forced thereby, either to abstain from dealings, or compelled to avail themselves of the several other channels for investment. Months ago the public was promised a revision by the unofficial "House" Committee of what is the curtailment of free trade: but "St. Grouse," or otherwise, has permitted procrastination of this important matter. Is it not full time that this impasse was settled—the public a little studied?

Don't Get Frightened.

We would utter a word of warning to investors, not to take alarm because of the panic-stricken condition of the Stock Exchange, which is the most supersensitive body in the world. Apart from mere speculative accounts, which, of course, must be affected by the war scare, it should be hardly necessary to point out that the intrinsic value of many good securities can be in no way affected. For instance, what earthly connection can there be between the disturbances in the Balkans and, say, the value of Californian Oilfields? In fact, now is the time for a prudent investor to make his purchases.

Jagers.

From information in our possession, we think these shares are sure to go several pounds higher by the end of the present year, and, as in the case of Marconis last week, we strongly advice a purchase.

NEW ISSUES.

Standardised China Clay Company.

There has been a good deal of talk about this Company for some time past, much interest attaching to the claim that by its new process, both the quality and standardisation of china clay may be secured, and its production enormously expedited. As with oil, so with china clay—the demand is always ahead of the supply, and having regard to the moderate capitalisation of the company, and its provision for ample working capital, we look upon its shares as constituting an exceptionally attractive investment, with every probability of substantial capital appreciation. We shall be surprised if the issue is not quickly over-subscribed.

Cameroon Fisheries Company.

Imagine anyone having the courage to make a West African issue just now—and a fishing concern. We doubt if even the stupidest fish could now be "caught." There have been so many nets spread during the past few years.

Eastern Concessions.

After West Africa—East Africa! And after fish—castor oil! Operations are to take place in the Italian colony of Erythrea, in Abyssinia! Those who like castor oil will like these shares.

Anglo-Argentine Tramways Company.

Buenos Aires is undoubtedly a very prosperous place, and so far, this company has had a very good time. But the Argentine is not the most stable part of the world for British capital to be sent to, and, besides, there is plenty of money on the spot at present. At any rate, with a share capital of upwards of £8,000,000 and an existing debenture debt of over £9,000,000, we do not fancy another debenture charge of £6,000,000 coming after all the others. Still, we suppose it will "go"—anything rather than Home investments being the order of the day.

Rose Automatic Target Company.

A harmless little concern, best left to people who go in for rifle range shooting. The prospectus is candid, and free from exaggeration.

Anglo-Russian Trust.

Mr. Birch Crisp is evidently out for blood, and he and his co-directors are now asking for a further £325,000 of Preference Shares, convertible into Preference Stock, to rank in all respects *pari passu* with the £175,000 of Preference Stock already issued. The Trust is a flourishing concern and there is no fault to be found with the issue.

Anglo-Canadian Lands (1912).

It is difficult to follow the rigmarole of the prospectus and the issue is best left to the underwriters and the members of the "old Company."

Tried "Bullets"? Have a Shot this week. See page 517.

The Northern Equitable

Insurance Company, Limited.

REPORT OF FIFTH ANNUAL MEETING.

Second October, Nineteen Hundred and Twelve.

THE FIFTH ANNUAL MEETING OF THE SHAREHOLDERS OF THE NORTHERN EQUITABLE INSURANCE COMPANY, LIMITED, was held on *Wednesday, Second October, Nineteen Hundred and Twelve*, in the ACCOUNTANTS' HALL, 218 St. Vincent Street, Glasgow.

FRANK BURNET, Esq. (Chairman of the Company), presided.

The SECRETARY read the notice calling the Meeting.

The REPORT OF THE DIRECTORS AND STATEMENT OF ACCOUNTS, having been circulated among the Members, were held as read.

The SECRETARY read to the Meeting REPORT BY THE AUDITORS, dated 24th September, 1912, a copy of which is appended to the BALANCE SHEET.

The CHAIRMAN said:—I have pleasure in submitting for your consideration the Fifth Annual Report of Directors, along with the Audited Accounts for the year to 31st July. We have this year stated the Accounts in a different form from those of previous years, as we felt that it would show the position of the Company more clearly to the Shareholders if we stated the Accounts in the form in which they require to be furnished to the Board of Trade.

Dealing first with the Fire Department, the net Premium Income, after deducting Reinsurances, amounts to £2,086 4s. 8d. We are very anxious to extend the Department, which has so far proved a profitable one, but at the same time we recognise that it is necessary to go on very conservative lines, and to avoid any business of a hazardous nature. We have avoided the acceptance of Foreign Business, and the most of our premiums are derived from Private Dwelling-house and such like risks. The Commission paid in respect of this business amounts to £417 4s. 11d., Expenses of Management to £383 17s. 4d., Claims under Policies paid and outstanding to £713 15s. 11d., Contributions to Fire Brigades £2 2s. 8d., and after increasing our Reserve from 23.9 per cent., at which figure it stood last year, to 33.33 per cent., there is a balance left over of £254 12s. 8d., which we have transferred to Profit and Loss Account.

In the Accident Insurance Business the Premiums amount to £3,888 7s. 1d., the Claims paid to £1,586 6s. 9d., to which falls to be added £250 in respect of outstanding Claims intimated, but not paid at the date of the Balance Sheet, making a total of £1,836 6s. 9d. The Commission comes to £777 13s. 5d., Expenses of Management to £716 11s. 11d., and after providing for a Reserve for unexpired risks at the rate of 33.33 per cent., there remains a balance of £1,986 10s. 5d., which has also been transferred to Profit and Loss Account.

As you are aware, our largest Department is Employers' Liability, which perhaps some of you will know better under the name of Workmen's Compensation. As I stated at our meeting last year, the policy of the Directors during the year which has now passed would be to restrict our operations so far as new business was concerned, and to devote our attention mainly to putting the then existing business on a sound and profitable footing. As showing that we have carried out the resolve then made, I would point out that so far from increasing our liability, we have, by increasing rates and throwing off undesirable business, decreased out liability by over £11,500. That is to say, that although the premiums this year are £106,681 10s. 0d. as against £98,352 1s. 8d. last year, the rates on Premiums have been increased by over £20,000, so that we have very materially less liability, with a considerable increase of premium. I regret that through a printer's error this figure of £20,000 has in some of the Reports issued to the Shareholders been stated at £2,000. I hope, however, that the context would enable you to see the error. The result of our efforts this year, we confidently anticipate, will be to show a satisfactory profit in this Department in coming years. As you will observe, we have transferred a sum of £7,500 from General Account to strengthen the Reserve in the Employers' Liability Department. There is also credited a sum of £304 in respect of proportion of Interest and Dividends. The payments under Policies, including Legal and Medical Expenses, amount to £75,739 11s. 2d., the Commission to £12,792 13s. 6d., Expenses of Management £19,663 2s. 2d., and the Reserve for Unexpired Risk has been increased from 26.1 per cent., at which it stood last year, to 30.03 per cent., and the total of this Reserve, with the Estimated Liability in respect of Outstanding Claims, is £49,365 19s. 7d., as compared with £42,868 16s. 5d. at the close of last year.

In the General Department the Premiums amount to £34,942 19s. 2d., payments under Policies £30,939 10s. 6d., Commission £10,988 11s. 10d., Expenses of Management £10,126 12s. 2d., and the Fund at the close of the year was £5,509 3s. 7d.

Coming to deal with Profit and Loss Account, there are credited to the Account the profits on the Fire and Accident Departments and the Interest and Dividends, and there are debited £2,000 of Expenses of Management, which cannot properly be charged against the other Funds, and the proportion of Interest and Dividends transferred to the Employers' Account, amounting to £304, leaving a balance of £2,288 15s. 4d., which the Directors recommend should be applied in the manner set forth in the Report.

I have no doubt you will be gratified to see that the Directors have this year been able to recommend a dividend at the rate of 3 per cent. We have in the past been blamed by some for being too conservative in the payment of dividends. We are still as firmly convinced as ever that it is in the best interests of the Shareholders themselves that reserves should be built up until they are fully able to meet any unforeseen contingency which may arise. Particularly in our Workmen's Compensation and General Departments we recognise the necessity for still further strengthening the Reserve Funds, and we are very hopeful that the result of this year's trading will enable us to do this to a very material extent. If the Directors had not been fully satisfied that the Company had now turned the corner, and had every prospect of making substantial profits in the years to come, they would not have sanctioned even so small a dividend as 3 per cent. That they have done so may be taken by you as an expression of your Directors' confidence in the present position and future prosperity of the Company.

Coming to the Balance Sheet, you will see that the realisable Assets, in which are included Cash in Bank and on Hand Investments, Agents' Balances and Interest accrued now amount to £88,099 6s. 7d., which compares with a figure made up on the same basis of £85,911 19s. 4d. at the close of last year.

You will observe that we have this year stated our Investments in Railway Debenture Stock at cost, and in order to provide for the depreciation in previous years, we have carried a sum of £510 to an Investments Depreciation Reserve.

As you will see from the Report, we propose out of the sum at the credit of Profit and Loss Account to carry a further sum of £680 to provide for the further depreciation which has taken place during the year under review.

It is certainly somewhat disturbing to find that during the year the Capital value of these first-class Railway Debentures has depreciated by considerably more than the interest earned on them. We can only hope that future years may see an improvement in this respect. Our Furniture Account has been increased from £2,155 3s. 0d. to £2,738 17s. 7d. This is mainly due to considerable extensions at Head Office and to our having had to take new premises for our London Office. These new premises in London have been rented on long lease on what we consider very advantageous terms, and will, we anticipate, afford sufficient accommodation for many years to come. We are this year writing off for depreciation on our Furniture Account a sum of £273 17s. 9d., which will reduce the Furniture Account to £2,464 19s. 10d., and as we do not anticipate any material addition to this account, we should be able in the course of a few years to bring down this item in our Balance Sheet to a very moderate figure.

I beg to move the adoption of the Report and Accounts.

Mr. CHAS. M'NEIL seconded the motion.

The Report was unanimously adopted.

Mr. HUGH MAYBERRY moved that Messrs. Frank Burnet and Henry F. Morier be re-elected as Directors of the Company.

Mr. ALEX. RANKIN seconded, and the motion was carried unanimously.

Mr. T. DONALDSON moved a vote of thanks to the Directors and that they be paid the sum of Four Hundred Pounds (£400) as fees for the period covered by the Accounts.

Mr. W. P. MENZIES seconded, and the motion was carried unanimously.

Mr. M. H. A. BOUGHEY moved the re-election of Messrs. Thomson, Jackson, Gourlay & Taylor, C.A., as Auditors for the current year, their remuneration to be the sum of One Hundred Guineas.

Mr. ROBERT BELL seconded, and the motion was carried unanimously.

On the motion of Mr. T. A. FRASER, a hearty vote of thanks was accorded to the Chairman.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

CHILIAN LOANS.—READER.—The Chilian 5 per cent. loan of 1911, first issue, is quoted at 92 to 100, and is a second-class investment.

FOREIGN INVESTMENTS.—FINANCIER.—We place the securities mentioned in the following order:—(1) b, c, e, h; (2) a, g, i; (3) f. As regards d, we do not advise investment in these Greek loans at all, especially at the present juncture. With regard to the second lot of securities, A and B are good industrial bonds; while C (Denver bonds) should be invested in only sparingly, in view of the recent vicissitudes of this company. D, (Grand Trunk First Preference) is a fair second-class holding.

OIL AND GENERAL SHARE EXCHANGE.—NAPTHA.—See announcement on page 519. We believe it to be quite all right.

KOZLOWSKI PETROLEUM.—NEMO.—They are a big tip, but we do not anticipate any movement for a few weeks.

WAR RISKS.—E. S. (Weymouth).—The possibility of war as between this country and the United States is so remote a contingency that we should not think of incurring the expense of insuring the Annuity premium you have made with an American Insurance Company. Lloyds would doubtless accept such a risk in the comfortable assurance that it would be a profitable line.

CUNLIFFE, RUSSELL AND CO.—S. A. (Ludlow).—You will be perfectly safe in dealing with Messrs. Cunliffe, Russell and Co., who have been established for many years.

GALICIAN OIL LANDS AND ROYALTIES TRUST.—H. S. (Willesden Green).—We again repeat that we have formed a favourable opinion in regard to this concern. WORKING MAN.—We believe Messrs. Hatton, Morris and Co. to be quite a reliable firm—but we should not advise you to speculate if your means do not justify your doing so. ANXIOUS.—We believe the Company has good prospects of success.

GUARDIAN BANK.—INTERESTED.—This Dublin Bank seems to be founded on sound principles, but in order to make it a success additional working capital is necessary, which, we are given to understand, will shortly be provided. The Bank, as it extends in influence and prosperity, will undoubtedly fill a long-felt want.

AMALGAMATED PROPS.—GALA LAD.—The company is interested in a large number of gold mines, and owns 1,544,000 acres of rand in Rhodesia. At the present price the shares may be cheap.

NATIONAL LAND AND FRUIT PACKING CO.—J. U. (Sheffield).—The name of the secretary together with the address of the company we gave you are those which appeared in the last Official Intelligence. We are afraid we cannot give you any further information.

AMALGAMATED COUNTY HALLS.—I. P. M. (Camborne).—There is no market for these shares, and we certainly do not advise them as an investment.

MISCELLANEOUS.—M. L. (Glasgow).—All the shares you enquire about are worthless. The companies are either wound up or being so, and we regret we are unable to help you to recover any of your money. This should be a warning to you not to invest in any wild cat schemes of this kind in the future, and to always make enquiries before investing your money. As regards the Radium Ore Mines, we should advise you to get into communication with Mr. F. D. B. Lewis, 20, Bucklersbury, London, E.C., who, we understand is acting for several shareholders.

PREMIUM BONDS.—IKONA., T. B. W. (Hendon), Mrs. E. C. Mountmellick), AND OTHERS.—We do not recommend dealings with Bernard et Cie, of Boulevard Sebastopol, Paris.

RUSSIAN OIL LANDS.—ROLS.—There is no prospect of a dividend being paid at present on these or on the other shares you mention, and there is no market.

INDUSTRIAL SHARES.—E. H.—The favourite industrial shares at the present time are shipping and armaments. Amongst the former, Furness Withy or Cunard; and amongst the latter, Vickers, are most worthy of attention.

EXCHANGE OF SHARES.—R. H. W. (Liverpool).—It is a pity that you ever had anything to do with these people. In any case, however, it is merely a change of cyphers, as neither shares were ever of any value, and now that the concern is in liquidation, we doubt whether it is worth your while, single handed at any rate, to proceed further in the matter.

MINEAU GOLD COAST SYNDICATE.—BURMAN.—There is no record of this concern in any of the usual books of reference, and, of course, there is no market. The properties may be all that is claimed for them, but at present anything West African is a drug in the market, and we are afraid that you have no option but to hold, in the hope that things may come right one of these days.

BALLOT BUILDING SOCIETY.—F. E. P. (New Southgate).—We are glad to know that we have been of service to you.

LIVERPOOL VICTORIA INSURANCE.—E. C. (Sandy).—We presume your inquiry refers to the Liverpool Victoria Legal Friendly Society. You have just discovered that the policy you hold was issued in the name of Mary Ann C., whereas the proper name is Eliza C. You ask if you have a legal claim, or what you had better do. Write the Head Office, and get them to endorse the policy with the correct name, and it will then be in order. The error made does not entitle you to ask the Society to cancel the policy, and return the premiums paid.

MARINE AND GENERAL LIFE ASSURANCE SOCIETY.—JACK TAR.—You inform us that you have been in the service of the P. and O. as an Officer for about 15 years. A condition of the service is that Officers must insure with the above Company, the P. and O. deducting the premiums from the wages at the end of each voyage. Your services being no longer required, you wish to know if you can claim the amount deducted from your wages, as premiums. Your position is doubtless determined under the contract of service with the P. and O.—Have you any document bearing on the matter that you can send for our inspection, and are you the holder of a policy issued by the Marine and General? If so, let us have it.

LAW INTEGRITY INSURANCE COMPANY.—B. J. (Mold).—Act upon the advice given to "Constant Reader" in our issue of 12th October. The policy you hold is termed an "Investment Policy," and is issued for a term of ten years, at the expiration of which period, the Company contract to pay you the sum of £100, or to return, in the event of your death before the expiration of the Endowment period, the amount of the actual premiums paid in. No provision is made in the policy of a cash Surrender Value, or the issue of a Free Paid-up Policy. The form of accounts you enclose is not to our liking. All that is presented is a Balance Sheet. Why is the Revenue Account not published, showing income and expenditure? The item "Establishment Account," £29,685 2s. 8½d., equals the paid-up capital twice over. This, in our opinion, is not a healthy position, especially in view of the recent decision of the Court of Appeal, that the Company not having made a deposit of £20,000 as required by the Assurance Companies Act of 1909, had no power to issue investment policies, which the Court hold are in the nature of Life Assurance contracts. It is clear that the Company has serious difficulties to face, and the Directors would be well advised to forthwith issue an official statement as to the course they have resolved to adopt in order to allay the anxiety which the policy-holders necessarily feel.

LEGAL COMMERCIAL INSURANCE (in liquidation).—FAMILY MAN.—You are, of course, liable for the call made, and must meet the liability. As it is not convenient for you to do this at present, write the solicitors again and ask them to meet you by extending the period of payment to a date that would be within your means.

REFUGE ASSURANCE COMPANY.—E. L. (Blackpool).—The policies are, in our opinion illegal unless you can show us that at the time the assurance was effected you had some pecuniary interest in the life of the assured, or that you had a bona-fide expectation that you would incur expenses in connection with the death or funeral of your aunt. Consult a local solicitor.

BRITISH UNION AND NATIONAL INSURANCE COMPANY (in liquidation).—UNLUCKY.—We observe that calls were made in August 1911, and in February and May, 1912, and that in the following month the concern passed into the hands of the liquidator. You may rest assured that the Company's affairs will be carefully administered by the liquidator, who will do everything possible to lighten the burden which has unfortunately fallen upon the shareholders. We should recommend you to write to Mr. A. F. Whinney, 4b, Frederick's Place, Old Jewry, London, E.C., for any information you may require.

NORWICH ACCIDENT ASSURANCE COMPANY.—V. B. (Arundel).—You have held a policy of the Company for over twenty years, paying £4 yearly for the first few years, and then £3 12s. Last January you met with an accident, and at the end of 26 weeks you were informed that was the longest period they paid for. You received payment for two weeks disablement, and £4 weeks partial. Since then, the Company has informed you that your policy would require an endorsement and an undertaking that you would make no further claim with regard to this particular accident, and to this you agreed. You are greatly incensed because you have received an application for the premium of £3 12s. before your policy becomes active. As you paid the yearly premium of £3 12s. last March, you say, "an accident ought not to invalidate it." We invite the Company to let us know what explanation they have to offer to your complaint.

GENERAL LIFE ASSURANCE COMPANY.—CHELSFIELD.—Surrender Values vary with the amount and duration of the policy. You do not say whether the one you hold was issued for Whole Life or as an Endowment maturing on reaching a certain age. We should advise you to write direct to the Head Office of the Company for information as to the present Surrender Value, including Bonus additions.

ROYAL LONDON MUTUAL.—G. E. G. (Southall).—We note your statement that you and your family were insured with this Company for a number of years until October, 1911, when, being unable to keep up the premium payments, you decided to allow the policy to lapse. Let us know how long the policies were in force, and what amount by way of premiums was paid in respect of them, or, if you care to send us the policies, we will examine them, and advise you. Send us also the policies and any correspondence you have had with the other Company you mention.

MUTUAL PROPERTY INVESTMENT AND ACCIDENT COMPANY.—BAYLIS.—You complain that an advance applied for by you has been refused. You have now obtained a mortgage elsewhere, and, wishing to surrender your policy, you have been offered £22 10s., which you have not accepted. Send us your policy and any correspondence you have bearing on the matter.

PEARL LIFE ASSURANCE.—ADA.—You effected an assurance on the life of your mother for £22 18s., with the London Edinburgh and Glasgow. You have already paid the sum of £32. Your mother has no knowledge of this assurance, neither was the proposal signed by her. You ask if the policy is legal, and if you are entitled to a Free Policy. The Company would probably issue such a policy for a reduced amount. As regards the legality of the policy, we have already explained in these columns that the Assurance Companies Act makes no reference to absence of knowledge or the non-signing of the proposal form by the assured, and what views the Courts would hold in relation to these important matters it is difficult to say. We think you should consult a local solicitor as to your position. REGULAR READER.—You applied in 1903 for a policy on the life of your mother, who had no knowledge of the assurance and did not sign a proposal form. See our reply to ADA. W. A. (West Vale).—You say the policy you held was issued by the London Edinburgh and Glasgow, now merged with the Pearl. The assurance was on the life of your mother-in-law, the amount being £13 8s. A claim having arisen you have been paid £11 8s. only, the explanation being that you were supplied with another policy numbered differently from the one you sent in. You say: this policy has never been in your hands and you wish to know if it is not possible for you to claim the full amount. Write the head office and ask for the number of the missing policy and in whose name it was issued. When you receive this information write to us again. F. T. (Hingham).—You hold two policies effected in 1902 on the lives of your father and mother respectively. The assurance is for £40, and you have so far paid in premiums £43 16s. 8d. Neither of your parents had knowledge of the existence of these policies, and you have asked the Company for a settlement. In reply the Superintendent called and informed you that the policies were quite in order and offered no settlement whatever. As regards absence of knowledge on the part of the assured, see our reply to ADA, and with respect to the legality of the policies refer to our answer to F. H. H. (Hackney), re Royal London Mutual. We have returned the policies and observe that since July last, when you opened correspondence with the Company on the subject, you have withheld payment of the premiums. We should recommend you to keep the policies in force until you obtain the satisfaction you require, and we shall be glad to know how you get on.

PRUDENTIAL ASSURANCE COMPANY.—G. D. (Chipham).—The policy is illegal and the premiums paid are recoverable. G. McL. (Perth).—If your father did not sign the proposal form the policy is illegal and the premiums recoverable. R. B. (Faversham).—Your best course would be to sue the Company for the return of the premiums you have paid, which, according to your statement, are £33 or more. H. S. (Barnard Castle).—If you continue paying until November 2nd, 1913, you can have free policies on each policy for £2 8s.; this amount will be payable at death or at the end of 20 years from the date when you commenced payment. The policies are a very bad investment. Do you understand that if either of the children died before you have paid 20 years you would only receive £3? S. R. (Wimbotsham.)—It is a matter for you to decide. C. W. (Reigate).—If you could prove death you could claim the amount stated on the policy and the premiums you have paid in since death. That is, of course, if you are the next-of-kin. You do not say whether you have paid all the premiums or not, or who took out the policy. You certainly appear to have a claim against the Company, and we think it would be best to write direct to the Chief Office and state all the facts. J. J. H. (Leeds).—The fact that the Company has offered to endorse the policy is proof that it is not in order as it now stands. You can sue in the Leeds Court.

(A large number of replies are held over.)

"Bullets" still Pooming. Prizes Bigger and Bigger. See page 517.

CESAREWITCH RESULT

The drawing was superintended by the Special Commissioner of "John Bull" and by Larry Lynx. These gentlemen took a complete list of the drawn numbers, together with the names and postal addresses of the winners.

£500 FOR THE WINNER.

£100 FOR THE SECOND.

£50 FOR THE THIRD.

£5 FOR EACH TICKET DRAWING A STARTER. £2 FOR EACH TICKET DRAWING A NON STARTER.

300 CONSOLATION PRIZES £1 EACH.

NAME OF HORSE.	TICKET NO.	PURCHASER'S NAME AND ADDRESS.
Cherimoya	T 87703	W. M'Kenzie, 27, Horsham St., Seedley, M C.
Hasty Marriage	A 36362	Olive, 5, Evesham House, Stanlake Road, Shepherd's Bush. London.
Fort	T 59699	T. Wedgwood, Middleton St. George, Co. Durham.
Himan	F 86752	Miss N. Truche, 37, Jewry St., Manchester.
Leeson Park	B 70964	Margaret Davies. 6, Wayne St., Aberdare.
Admiral Togo III.	D 14471	J. H. Brocklehurst, 172, Ashley Lane, Moston, Manchester.
Candytuft	M 64415	G. Adams, 14, Edward St., Redditch.
Lance Chest	A 14675	C. R. Minchin, Lindrick, Ascot, Berks
Deluge	S 31859	P. A Morris, 27, Reform Street. Dundee.
Tootles	T 40521	A. Thompson, 29-30, Cockspur Street, S.W.
Rathlea	G 89128	Wm. Hughes, 17. Mary Street, Treharris.
Mohacz	T 43486	J. Firth, Hill Crest. Gawthorpe, Ossett, Yks.
Columbus	T 56159	T. Spencer, 4, Trafford St., Rochdale, Lancs.
Zorzal	T 57015	E. Fenwick, 147, The Avenue, Starbeck, Harrogate.
Preferment	G 37346	W. Westwood, King's Street, Littleworth, Hednesford, Staffs.
Balscadden	P 46577	T. C. Oldham, 20, Church St., Didsbury, M C.
Lady Eileen	A 8192	B. Burke, Pempedairhoel, Pengan, Glam.
Sandro	F 1484	I. Owen, Raglan Cottage, Reckitt's Street, Cymmer, Porth.
Fomelhault	S 3118	Madeline Royle, 47, Delaware Mansions, Maida Vale, London, W.
Donnithorne	J 71359	Ed. J. Hill, 184, Langworthy Road, Seedley, Manchester.
Willaura	T 39080	J. Barrett, 1, Harold St., Seedley, M/C.
Rot's Pride	C 60063	H. Bennett, Westcombe House, Bideford, Devon.
Crown Jewel	S 82916	T. Wilson, 10, Rodney Pl., New Kent Rd., London, S.E.
Don Reynaldo	O 1122	H. Withers, 43, Vernon St., Barrow-in-F.
Better Still	J 56464	A. Lawton, 22, Hollins Middle, Hutton, Bolton.
Lavaine	T 30928	L. O. Clifford, 73, Waldeck Av., Bedford.
Alga	T 42225	G. Runnalls, 6, St. Margaret's Hill, S. Barnabas Road, Sutton, Surrey.
Bagotstown	H 24692	T. Jones, 22, Harrowby St., Hulme, M C.
Sourabaya	T 68610	F. Muchmore, 3d, St. Leonard's Square, Kentish Town, London, N.W.
Accurate	S 9077	G. Weston, Royal Oak, Upton-on-Severn.
Eton Boy	O 52692	R. Venezil, Fishguard Bay Hotel, Goodwich, Pem.
Tullibardine	H 7772	W. H. Mather, 21, Ogden St., Heaton Park, Manchester.
Santair	S 922	J. Beattie, 9, Countess Av., Whitley Bay, Nthld.
Irish Marine	S 29647	A. Morris, 21, Alpine St., Bank St., Clayton, Manchester.
Ulster King	T 6540	B. Young, 7, Brighton St., Salford, M/C.
Bryony	T 56898	Ed. White, 159, Leander Rd., Brixton, S.W.
Dormant	P 83980	J. W. Clafton, 3, Queen's Place, Thornes, Wakefield
Duke of Sparta II.	S 64456	W. Hetherington, 31, Perrson St., Work'gton
Papavero	F 59811	J. Marsden, 59, Chatham St., Bradford, M/C.
The Policeman	T 68322	J. Tuft, 14, Bridge St., Ellesmere Port, Ches.
Lorenzo	D 18062	M. A. Livesey, 15, Apollo St., Liverpool.
Major Simons	T 64741	A. Fleming, 43, George St., Edinburgh.
Jordon	T 79150	J. Hayward, Wave Cott., Ashburton, S. Devon.
Ultimus	E 62247	A. E. Davies, 62, Goldsmid Rd., Tonbridge.
Predicateur	J 40806	W. Drury, Burton Stather, nr. Doncaster.
Shanballymore	O 72432	F. Hardwicke, 17, Westbourne Grove, Withington, Manchester.
Tara	D 23268	J. Barnham, Garsington, Oxon.
Galafron	C 73785	A. Griffiths, 13, Milverton St., Liverpool.
Equitable	G 67476	Pte. H. Hollingsworth, Band, 1st Royal Berks Regt., Dover.
Cherry King	T 73352	G. Davies, 71, Castle St., Maesteg, Glam.
Lira II.	S 36776	W. A. Milbourne, Hamworthy Junction, near Poole, Dorset.
Wise Symon	A 33276	A. B. Wyatt, 3, Falmer Rd., Enfield, Mdx.
Predominant	K 27146	F. Hollick, 6, Barnsbury Pk., London, N.
King William	P 1328	D. J. Mason, 74, Holbrook Rd., Stratford, E.
Red Shah	A 76744	P. J. Godden, 96, High St., Hounslow, Mdx.
St. Abban	S 4856	H. Magee, 51, Duke St., Cleator Moor, Cumberland.
Toyshop	T 32247	C. E. Thompson, Mill Lane, Kettering.
Winthorpe	F 26389	B. Hancock, Westcombe House, Bideford, Devon.
Warlingham	A 10443	H. Colchin, Junr., Woolpack, Iwade, Sittingbourne, Kent.
Eton Lad	B 11256	C. A. Owen, 18, Cross Lane, Earlstown. Lancs.
Piquet	A 82254	J. Self, 8, Eric Rd., Chadwell Heath, Essex.
Mushroom	N 25254	Mrs. B. M. Rylands, 54, St. Peter's Av., Cleethorpes.
Clarenceux	O 13235	Mrs. Sale, Fox Inn, North Rd., Colsterworth, Grantham.
Ombrelle	T 52231	J. Tait, 40, Elizabeth St., Workington.
Tidal Wave	T 87804	E. Grimwood, 4, Church View Terr., Blackwood, Mon.
Eblis	T 75714	J. Winnett, Bidford-on-Avon, Warwickshire.
Martingale II.	T 48099	J. Thompson, Princess Christian Home, Knaphill, Surrey.
Benedictin de Soulac	H 23952	F. Giles, Gaston Grange, Alton, Hants.
Jackdaw	A 4736	P. T. Adie, 47, Rochester Terrace, Leamington Spa.
England	T 32775	P. Morris, Sunny Side, Loudwater, Bucks.
Wanono	S 28344	Wm. Jones, 6, Potter St., Hulme, Manchester
Oiseau Bleu	H 69369	W. Toxall, 25, Ayresome Grange Rd., Newport, Middlesbro'.

H. DIAMOND, LUCERNE. SWITZERLAND.

LETTER POSTAGE, 2½d. POSTCARDS, 1d.

RACING NOTES.

By W. Lotinga.

Prophetic.

Another anniversary of the historical Cesarewitch, but with an excessively poor-class field, among which so many of the favourites are on all recent form in a heap, that the luck of the race may turn victory towards either.

Overlooking them all, I take

Winthorpe and Rot's Pride,

both extreme outsiders, but proven genuine stayers as the best mediums of investment each way, especially if Plant rides Winthorpe, who is a terrible "slug," and needs just such jockeyship as the little horseman named can give him.

Diadumenos, who was a little bit hampered in Kempton's big Nursery, might take the Two Year Old Plate, for he is a big, strong horse, whilst the decadent Dalnacrag and Alope, who ran well at Kempton, are the pick of the Autumn Handicap. On Thursday,

Newmarket

forms the best thing of the whole week in the Heath Plate, whilst everyone can see how Monotone should take Friday's Southfield Plate, and on the Kempton running, whatever beats Beau Bois the Exning Handicap. Better Still is the best of the entry for the Mile Selling Stake, and for Alexandra Park on Saturday, Bobbin II. has never been handicapped like he is now in the Hornsey Welter.

SPORTING REPLIES.

"Hibbert."—J. A. C. (Doncaster).—You must not confuse this man with the famous Mr. Charles Hibbert, the leading member of the profession. You should have taken care to see the name of the horse entered in the book. It is an old trick.

Hamilton and Clark (Geneva).—G. B.—This firm's name is an impudent plagiarism first upon that of one of the most popular turns on the variety stage, and, secondly, upon that of the old-established and respected firm of H. Hamilton and Co., of Binningen, Switzerland. The statement that they have been established since 1902, and that they are the "Promoters of the 'Continental Commission Agents Federation'"—whatever that may be—is all bunkum. Give them a wide berth.

Football Cup: R. T. J. (Liverpool).—Anything promoted by Smallman and Terry, of Geneva, is absolutely straight.

Smallman and Terry (Geneva).—C. H. (Salop).—This firm is perfectly straight, and apart from its sweepstakes, each of its members carries on a big Football business in his own name.

H. Diamond (Lucerne)—A. S. (Askington).—Really you are very unreasonable. Did you read the coupon? It is made clear that all Football business is done on the Totalisator principle only, and the prices published on the coupon are those which have been paid on various dates this season. You admit being paid at the rate of ten to one. What *are* you grumbling at?

C. M. Moore: F. W. (London).—We think in the circumstances he was justified in stopping the money.

Douglas Lewis: "Cole."—Let us know whether you have yet obtained a settlement.

A. M. Oliver: H. C. (Snodland).—Evidently a wrong 'un.

J. F. Awbery.—A. F. A. (Croydon).—Perfectly genuine.—Rob Roy.—We understand Mr. Awbery has written to you explaining matters—we hope to your satisfaction.

G. H. Warwick (Birmingham).—Rams.—We are satisfied that you have no just cause for complaint.

White Fisher and Co.—T. O. (Walthamstow).—We are assured that the result was sent to everybody and that another copy was dispatched to you on the 3rd inst. Perhaps you will let us know whether you received it.

Harry Appleton—W. B. (Wrexham).—We have seen the details of all your transactions with Mr. Appleton, from which it appears that you have drawn considerable sums. We shall be glad to know the date of the transaction of which you complain. W. W. (Wrexham).—From the records which have been produced to us, the last transaction you appear to have had with Mr. Appleton was on April 20th, and we shall be glad to know the date of the one about which you complain.

MR. H. DIAMOND'S CESAREWITCH DRAW.

On Tuesday, the 1st October, our special representative, with another pressman from London, actually himself made the draw. There were also present two other Englishmen and the representative of the British Consul. That the operation was absolutely above suspicion there can be no doubt. The draw lasted about five hours. Two pretty little Swiss children, neither of whom could speak English, took the tubes and tickets from the wheels, whilst our representative and his colleague called out the name of the horse contained in the tube, and the number, name, and address on the ticket.

J. F. AWBERY'S SWEEP.

Our representative also conducted this draw, which, like that of Diamond, was absolutely straightforward and above suspicion—as, indeed, any draw under the auspices of Mr. Awbery would be.

FOOTBALL FANCIES.

By Tottenham.

A bit better last week, although some of the results, especially in the matter of draws, were against the book of form. Out of the twelve clubs given for the *Long Shot*, eight won, three drew, and only one, Everton of all teams, lost.

In my endeavour to put you on to good things, I give you the following six as my *Likely Lot!*—Millwall, West Ham, Brighton, Manchester United, Lincoln and Aston Villa. For my *Long Shot*, add to the above Merthyr, Burnley, Wolves, Newcastle, Notts County and Arsenal. In the following selections the names of likely winners are printed in *italics*:—

English League (Division I.).

Aston Villa v. Derby.	— *Oldham* v. Manchester C.
Bolton v. Sheffield W.	— Sheffield U. v. Everton.
Chelsea v. Bradford C.	— *Arsenal* v. Sunderland.
Manchester U. v. Spurs.	— Liverpool v. *Blackburn.*
Newcastle v. W. Brom. A.	— *Notts C.* v. Middlesbro'.

Division II.

Bradford v. Barnsley.	— Leicester Fosse v. *Bury.*
Burnley v. Huddersfield.	— *Lincoln* v. Blackpool.
Clapton O. v. Notts. Forest	— Preston N.E. v. Leeds.
Glossop v. Bristol C.	— *Stockport* v. Grimsby.
Hull v. Birmingham.	— *Wolves* v. Fulham.

Southern League.

Bristol R. v. *Queen's Park R.*	— *Millwall* v. Brentford.
Coventry v. *Plymouth.*	— Portsmouth v. Gillingham.
Brighton v. Southampton.	— *Swindon* v. Northampton.
Exeter v. Norwich.	— Watford v. *Crystal P.*
Merthyr v. Stoke.	— *West Ham* v. Reading.

DOUGLAS STUART.

LIESTAL, SWITZERLAND.

Write for my PAMPHLET explaining my

NEW SYSTEM OF DEPOSIT BUSINESS.

Absolute Privacy. No References required. No Enquiries Made. Remittances in Cash or Cheque as p eferred.

Make your selection NOW before prices shorten for the

CAMBRIDGESHIRE.

Don't waste time writing for quotations.

MARKET PRICE GUARANTEED

as ruling when letter is postmarked.

SYSTEM SPECIALIST. No commission.

SPECIAL FACILITIES FOR WIRING for Daily **S.P.**

STUART, LIESTAL.

PATRICK FARLEY,

TURF and FOOTBALL Accountant,

LUCERNE, SWITZERLAND.

NOTE. Winnings posted back to clients by first post after results are known.

Letter commissions: 19, Howard Street, Glasgow.
Telegrams: "Mustang, Glasgow.

'FOOTBALL.' Do your Business with

W. & A. FOX, FOOTBALL ACCOUNTANTS,

GENEVA, SWITZERLAND.

LOTINGA'S WEEKLY.—This firm has established itself as reliable, and their terms are both liberal and fair to both parties.

JOHN BULL.—The firm of W. & A. FOX has now been established some time as Football Accountants. Their rules are compiled in a most liberal spirit, and are eminently fair to both parties.

FREE! FREE!

RESERVED SEASON TICKETS for any FOOTBALL GROUND PRESENTED ABSOLUTELY FREE EVERY WEEK.

1d. Postcard will bring you Full Particulars.

BERT FRY, BIRSFELDEN, SWITZERLAND.

FOOTBALL.

PICK WHERE YOU LIKE IN THE 4 LEAGUES.

Also Selected Matches and Special Half-time Sheet.

Write for Particulars. For my announcements see "Racing and Football Outlook."

GALE'S SPECIAL.

THE PAPER FOR WINNERS!

2s. 6d. per copy.

The only Racing Special published to receive the favourable editorial comment of **The Sportsman, The Winning Post, The Racing World, The Diamond Racing Journal, The Hull Daily News, The Bristol Times and Mirror, The Liverpool Evening Express, The Yorkshire Evening News, The Leeds Sporting Pink, The Birmingham Gazette and Express, The Sporting Buff, The Sports Argus, The Birmingham Evening Despatch, The Mirror of Life, The Licensed Victuallers' Gazette, Sporting Luck,** and other well-known sporting newspapers. See recent issues.

THE SPECIAL WITH A GREAT REPUTATION.

Next Monday's Issue sent, post free, in plain envelope, to every "John Bull" reader enclosing this advertisement with One Shilling in Stamps or Postal Order.

GALE'S SPECIAL, Ruskin Buildings, Birmingham.

Telegraphic Address: "WINNERS, BIRMINGHAM."

ALEC GRANT,

GENEVA, SWITZERLAND.

FOR BEST FOOTBALL TERMS.

Pick where you like. I have still a few more **FREE SEASON TICKETS** for any football ground required. I am presenting these **FREE** to my clients. If you would like one send penny postcard to-day and mention this paper.

A.B.C. GUIDE TO STOCK EXCHANGE

(45rd Edition)

Stock Exchange Operations thoroughly explained, also Call Options. How to open an account with limited risk. How to avoid Broker's Commissions. Contains Highest and Lowest Sales for last 15 years. Gratis from Publishers—

FARROW, GRAHAM & CO.,

1, Bank Street, Royal Exchange, Manchester.

A CERTAINTY Runs At ALEXANDRA PARK On Saturday

If you are one of those who never have any luck, and are sick of trying Tipsters who always seem to come off except when you are in the swim with them, you can look upon this that we want to tell you about as practically

A CERTAIN WINNER.

TEST US FREE, and just send a STAMPED ADDRESSED ENVELOPE. Now don't wait till after the races and then, when you hear of our result Next Week, have to kick yourself for being so foolish as to have missed them.

PILOT (BOX D), BEVERLEY.

HARRY APPLETON

(The Man Who Always Pays).

The Best FOOTBALL Terms.

RHEINFELDER, SWITZERLAND.

Letters 2½d. Postcards1d.

TIP-TOP PRICES. FOOTBALL.

Established 17 Years. Postage 2½d.

WHITE, FISHER & CO.,

The World's Premier Football Accountants,

5, Rue du Commerce, **GENEVA, SWITZERLAND.**

Beg to announce that **ENORMOUS ODDS** have just been paid on September 21st.

£500 to 5/-, 2,000 to 1.

This fortunate client being Mr. F. Alexander, 99, York Road, Westminster, S.W. (£1,000 will be put to charity if not true).

MAKE A START THIS WEEK.

Coupons, Price Lists, etc., sent free upon application; but do not wait for coupons, write your selections on plain paper.

EVERYBODY'S DOING IT.

Good prices returned. NOTHING BARRED in the FOUR LEAGUES. Letters must bear a 2 p.m. *postmark* at the latest. Not less than 4 Home Teams accepted. Over **£25,000** paid away last season. If you mention this paper we will send you post free a sample packet of our famous FOOTBALL WHIFF CIGARETTES. See our announcement in the "RACING AND FOOTBALL OUTLOOK" every week. Our £50 free prize open to all weekly a speciality.

H. HAMILTON & CO.,

BINNINGEN, SWITZERLAND.

THE OLDEST-ESTABLISHED FOOTBALL ACCOUNTANTS IN THE WORLD.

FOOTBALL

Send a postcard (postage 1d.) for the most liberal price-list issued. Absolutely every match in the English, Southern, and Scotch Leagues to pick from.

£50 FREE OFFER open to all Clients

Our Football Annual sent free on mentioning this paper.

Cambridgeshire and Manchester November Handicap. Terms free on application.

THE TOTALISATOR,

LUCERNE, SWITZERLAND.

Managing Director - - H. CULLERNE-BOWN.

What is Your Number?

Our New Weekly Ballot for 50 Helpers at Two Guineas Apiece.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and PUBLISHED IN THE FOLLOWING ISSUE.

To each of the holders of copies of JOHN BULL *of specified date,* bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following are the fifty numbers for our issue of October 12:—

4015	179266	398027	544907	686279
21134	188512	412637	573619	688981
66689	203526	448153	587410	706262
78661	213055	476061	592424	708966
91572	227336	490041	609280	725021
104948	259829	503723	617233	725571
116737	301533	509836	630353	730066
129421	342290	520569	633266	739160
132598	366687	521830	638938	742481
138783	381642	538225	660949	750912

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR NEXT ISSUE (PUBLISHED OCTOBER 23RD).

THEFT—WITH EXTENUATING CIRCUMSTANCES.

The Artful Dodger:

"AH! AN EXCELDA HANDKERCHIEF."

"I MUST HAVE IT!"

"ONE EXCELDA" WORTH A DOZEN OTHERS."

Sold by DRAPERS and OUTFITTERS all over the Kingdom.

[STEELE'S ADV. SERV.]

Printed and Published for the Proprietors (John Bull, Ltd.) by ODHAMS LIMITED, 93 and 94, Long Acre, London, W.C.
Agents for the Colonies—Gordon & Gotch, Ltd., London, Australia, Canada, etc. South Africa—Central News Agency, Ltd.
Also Imperial News Co., Ltd., Canada.
Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. ODHAMS LIMITED (Advertisement Department), 93-94, Long Acre, London, W.C. Telephone: Gerrard 2595.